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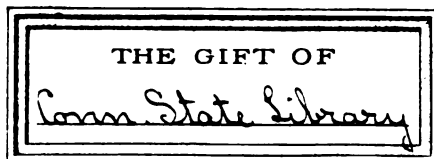
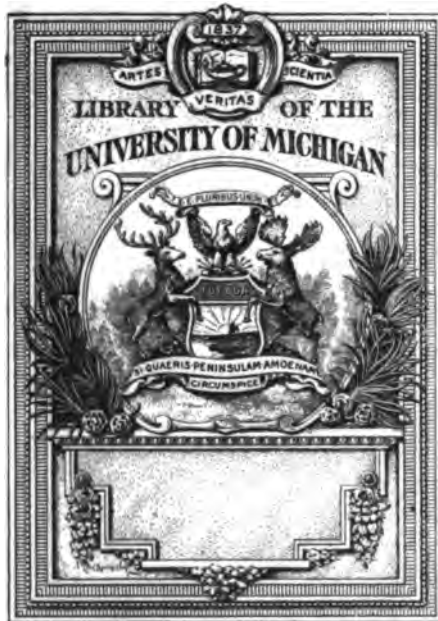
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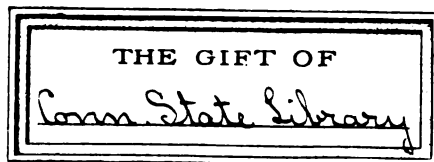
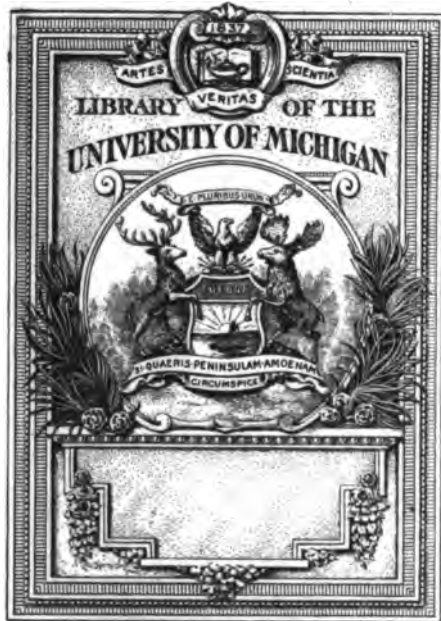
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PUBLIC DOCUMENTS
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VOL. I PART I

1905

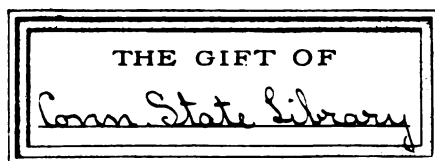
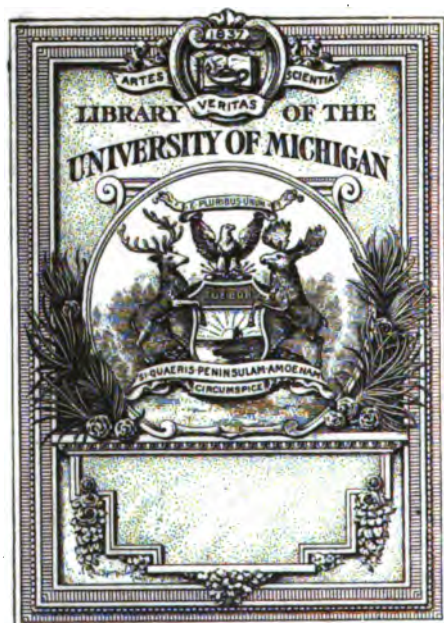
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HARTFORD
1906



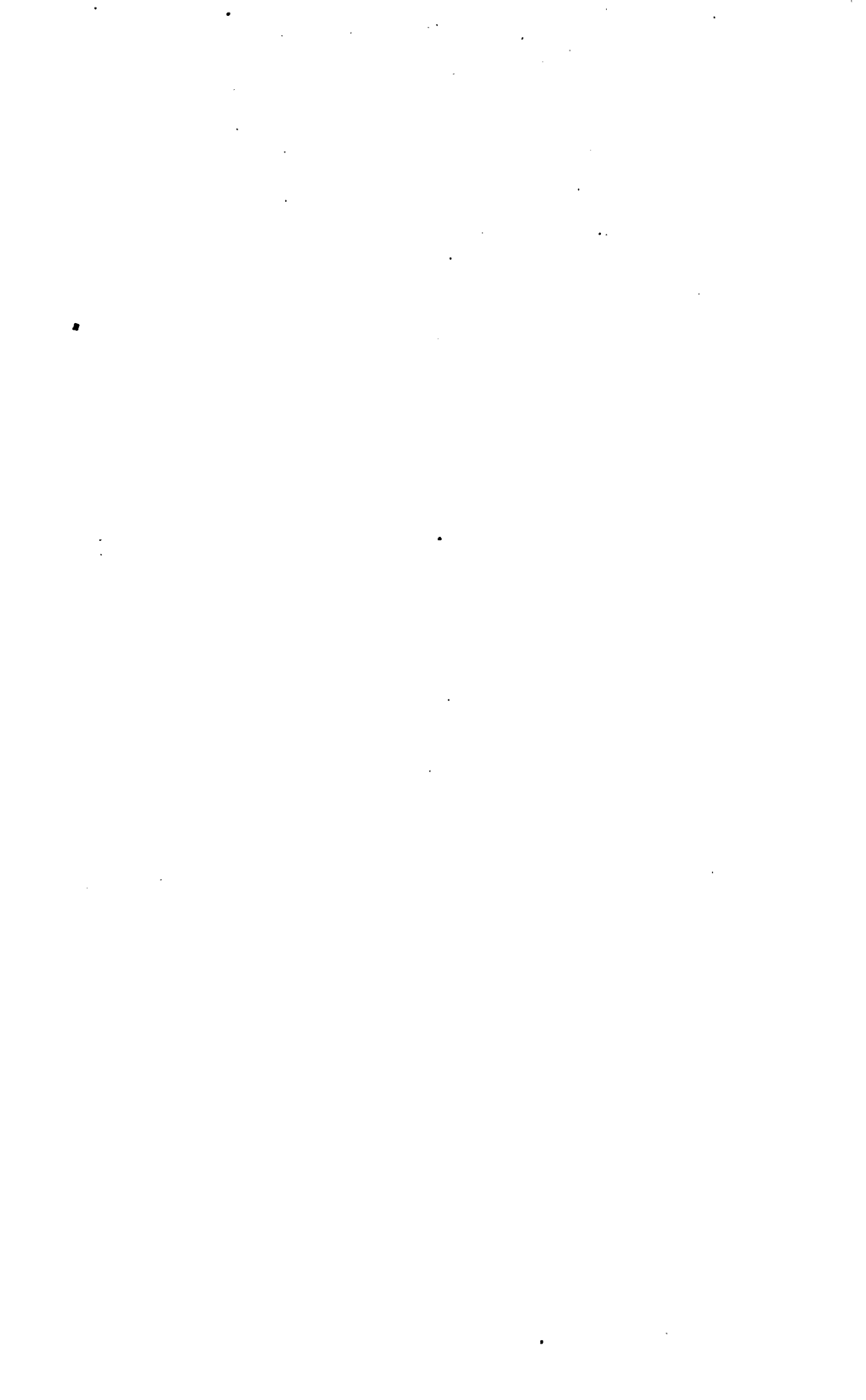
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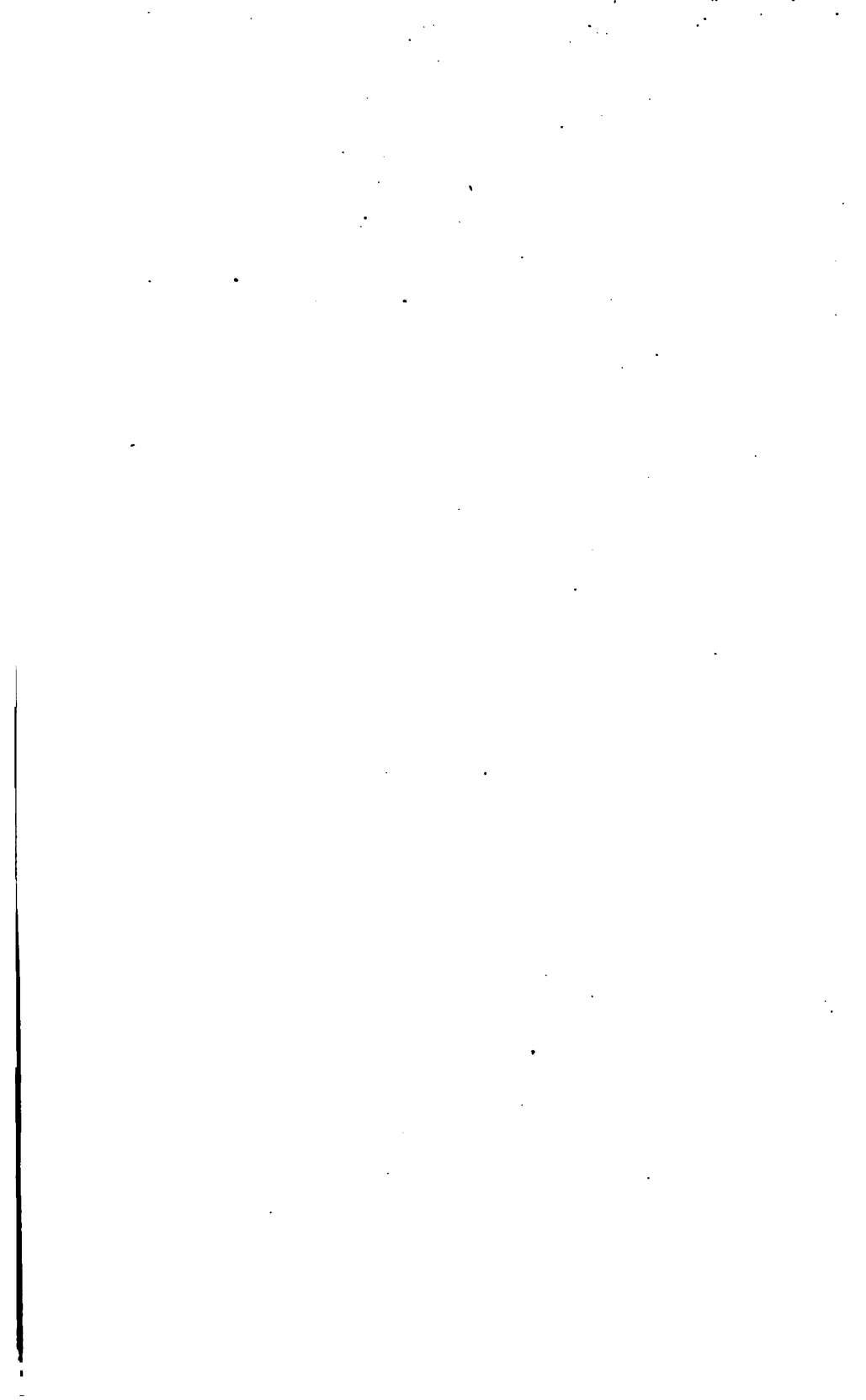
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PUBLIC DOCUMENTS
OF THE
STATE OF CONNECTICUT
VOL. I PART I

1905

Printed by Order of the General Assembly

HARTFORD
1906

NOTE.

Commencing with the documents for the year 1900, a Document Number has been assigned to each State departmental report.

This number is determined by the chronological order of the first printed independent issue of such report and will in future be retained by it, thus showing the relative chronological place it occupies in the printed reports of the State.

A list of these reports, with the date of first printed issue and the document number of each, appears on the following page.

Asahel W. Fitchell.

Comptroller.

AUGUST 1, 1906.

CHRONOLOGICAL ORDER OF FIRST PRINTED REPORTS OF DEPARTMENTS.

Document Number.		
1.	Comptroller,	1807
2.	School Fund,	1809
3.	Governor's Message,	1817
4.	State Prison,	1828
5.	Bank Commissioners,	1838
6.	Adjutant-General,	1838
7.	Quartermaster-General,	1839
8.	Board of Education (first issued by Commissioner of Common Schools),	1839
9.	Vital Statistics (first issued by Secretary of State),	1847
10.	Treasurer,	1852
11.	Connecticut School for Boys (Reform School),	1853
12.	Railroad Commissioners,	1854
13.	State Librarian,	1855
14.	County Commissioners,	1862
15.	Connecticut School for Imbeciles,	1862
16.	Manual and Roll,	1864
17.	Insurance Commissioner,	1866
18.	State Board of Agriculture,	1866
19.	Fish and Game Commissioners,	1867
20.	Connecticut Hospital for the Insane,	1867
21.	Connecticut Industrial School for Girls,	1870
22.	Indebtedness, rate of tax, etc.,	1874
23.	Bureau of Labor Statistics,	1874
24.	Connecticut Agricultural Experiment Station,	1878
25.	State Board of Health,	1879
26.	Statement of Vote for State Officers,	1880
27.	Criminal Business of Courts,	1880
28.	State Board of Charities,	1882
29.	Connecticut (formerly Storrs) Agricultural College,	1882
30.	Shell-Fish Commissioners,	1882
31.	Estimate of State Expenditures,	1885
32.	Dairy Commissioner,	1887
33.	Factory Inspector,	1887
34.	Storrs Agricultural Experiment Station,	1889
35.	Board of Education of the Blind,	1895
36.	Highway Commissioner,	1897
37.	Building and Loan Commissioner,	1898
38.	Commissioner on Domestic Animals,	1898
40.	Attorney-General,	1900
41.	Commission of Public Records,	1900
42.	Dental Commission,	1901
43.	Israel Putnam Memorial Camp Ground Commissioners,	1902
44.	Connecticut Prison Association <i>de</i> Probation Law,	1903
45.	State Police Department,	1903
46.	Mediation and Arbitration,	1901
47.	Geological and Natural History Survey,	1903
48.	Tax Commissioner,	1903
49.	Soldiers' Hospital Board,	1905

LIBRARY NOTE

In order that each department report of the State of Connecticut for a series of years may be quickly located in the bound volumes of Public Documents, the Comptroller has also given each report a Binding Number by which its position in the bound volumes is permanently established, thus enabling each report to be found in the same position and volume from year to year.

That these several reports may be placed in the libraries of our several exchanges as soon as convenient after publication, he has provided that the State Librarian shall be supplied with two hundred sets bound in volumes of convenient size, each volume to be bound and labeled in harmony with the regular set and sent out as soon as possible after the printing of the reports belonging therein. This arrangement began with the reports for 1902.

GEO. S. GODARD,
State Librarian.

Connecticut State Library,
August 1, 1906

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5.	Report of Commissioner on Building and Loan Associations,	37

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6.	Report of Railroad Commissioners, 12
7.	Report of Commissioner of Bureau of Labor Statistics, 23
8.	Report of Board of Mediation and Arbitration, 46

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State of Connecticut
PUBLIC DOCUMENT No. 10

REPORT
OF
THE TREASURER

TO
His Excellency the Governor

NOVEMBER 1, 1905

FOR THE
FISCAL YEAR ENDED SEPTEMBER 30, 1905

**This imprint must be placed on the second page of
all Public Documents. No other printing to appear.
Comptroller.**

**PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.**

State of Connecticut.

TREASURER'S REPORT.

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, NOVEMBER 1ST, 1905.

To His Excellency,

HENRY ROBERTS,

Governor:

SIR:—As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1905.

CIVIL LIST ACCOUNT.

Balance of Cash on Hand, October 1, 1904....	\$ 737,515.51
Revenue Receipts from all sources during the year.....	3,534,973.31
	\$4,272,488.82

Specific Receipts were as follows:

School Fund Interest transferred,.....	\$109,579.27
Avails of Courts,.....	66,643.05
Charter Fees,.....	48,814.00
Commissioners of Pharmacy,.....	246.00
Commissioners of Shell-fisheries,.....	9,349.45
Comptroller (Statutes sold),.....	404.00
Corporation Capital Fee,.....	24,169.00
Express Companies, Tax on,.....	13,121.47
Fees from Executive Secretary,.....	417.25
Fees from Secretary's Office,.....	14,908.23
Inheritance Tax,.....	284,117.07
Insurance Commissioner, Receipts of,.....	130,318.04
Interest Account,.....	36,071.08
Investments, Tax on,.....	139,375.35
Itinerant Venders' License Fees,.....	400.00
Military Commutation Tax,.....	152,537.80
Miscellaneous Receipts,.....	15,523.40
Mutual Fire Insurance Companies, Tax on,...	4,944.65
Mutual Life Insurance Companies, Tax on,...	330,357.16
National Aid to State Homes, D. V. S.,.....	44,715.00
Non-resident Stock Tax,.....	140,035.51
Railroads, Steam, Tax on,.....	1,204,936.48
Railroads, Street, Tax on,.....	237,908.23
Rolling Stock Companies, Tax on,.....	107.74
Salaries of the Bank Commissioners,.....	6,712.92
Salary of the Building and Loan Commissioner,	1,105.83
Salary Inspector-General of Gas and Gas Meters...	1.00
Salaries of the Railroad Commissioners,.....	12,608.22
Savings Banks, Tax on,.....	469,611.55
State Librarian (Atlases sold),.....	65.78
State Police, Receipts of,.....	5,404.29
Telegraph and Telephone Companies, Tax on,..	30,464.49
	\$3,534,973.31

Payments were as follows:

Civil List Orders,.....	\$3,631,918.98
Interest on State Bonds,.....	28,676.67
Interest on Agricultural College Fund in Treasury,.....	124.42
Interest on Principal of School Fund in Treasury,	1,147.36
Interest on Interest of School Fund in Treasury,	1,594.28
State Bonds Purchased,.....	10,000.00
	\$3,673,461.71

Balance in Treasury to the Credit of Civil List October 1, 1905,.....	599,027.11
	\$4,272,488.82

GENERAL AND SPECIAL ACCOUNTS.

Balance to Credit of all Accounts, October 1, 1904,.....	861,568.19
Receipts from all sources for Fiscal Year ending September 30, 1905,.....	4,681,881.92
	\$5,543,450.11
Deduct Payments for all purposes,.....	4,797,006.73
	\$746,443.38

STATE DEBT.

The Funded Debt of the State September 30, 1905, was,.....	\$942,100.00
Less Cash in the Treasury to Credit of Civil List Funds,.....	599,027.11
State Debt, Less Civil List Funds,.....	\$343,072.89

SUNDRY MATTERS.

The bonded debt of the State has only been reduced ten thousand dollars (\$10,000) during the last fiscal year and now amounts to nine hundred and forty-two thousand one hundred dollars (\$942,100).

The premium on them is more than I have thought it best to pay, and funds have not been sufficient to warrant heavy purchases.

The balance of Civil List funds at the close of the fiscal year was only five hundred ninety-nine thousand twenty-seven dollars eleven cents (\$599,027.11) as against seven hundred thirty-seven thousand five hundred fifteen dollars and fifty-one cents for the previous year, showing a loss of one hundred thirty-eight thousand four hundred eighty-eight dollars and forty cents.

The purchase of State bonds amounting to ten thousand (\$10,000) accounts for only a small portion of this loss, but the State has purchased real estate in Hartford during the year at the corner of Capitol Avenue and Lafayette Street, and also the "Roundhouse" site, so-called, and has paid therefor more than two hundred and eighty-eight thousand dollars (\$288,000).

This makes a highly creditable showing for the State, but yet I feel compelled to advise rigid economy in order to pay the bonds due in 1910 at or before maturity without issuing bonds, nor do I believe bonds should be issued for State needs in the way of new buildings to be erected.

Respectfully submitted,

JAMES F. WALSH,

Treasurer.

GENERAL REVENUE.

MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
Andover,.....	33	\$59.40
Ansonia,.....	1,672	3,344.00
Ashford,.....	95	171.00
Avon,.....	115	207.00
Barkhamsted,.....	67	120.60
Beacon Falls,.....	76	138.00
Berlin,.....	282	507.60
Bethany,.....	63	114.00
Bethel,.....	292	525.60
Bethlehem,.....	44	79.20
Bloomfield,.....	88	158.40
Bolton,.....	37	66.60
Bozrah,.....	90	162.00
Branford,.....	382	687.60
Bridgeport,.....	7,549	13,588.20
Bridgewater,.....	64	116.00
Bristol,.....	566	1,018.80
Brookfield,.....	67	120.60
Brooklyn,.....	154	277.20
Burlington,.....	99	180.00
Canaan,.....	80	144.00
Canterbury,.....	105	189.00
Canton,.....	267	480.60
Chaplin,.....	59	107.00
Chatham,.....	253	455.40
Cheshire,.....	171	308.00
Chester,.....	147	266.00
Clinton,.....	104	196.00
Colchester,.....	151	271.80
Colebrook,.....	62	111.60
Columbia,.....	66	118.80
Cornwall,.....	108	196.00
Coventry,.....	161	289.80
Cromwell,.....	215	387.00
Danbury,.....	1,396	2,512.80
Darien,.....	268	482.40
Derby,.....	723	1,301.40
Durham,.....	93	167.40
Eastford,.....	65	117.00
East Granby,.....	81	145.80
East Haddam,.....	194	349.20
Amounts forward,.....	16,604	\$30,238.80

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,	16,804	\$30,238.80
East Hartford,	321	578.00
East Haven,	78	140.40
East Lyme,	166	299.00
Easton,	53	96.00
East Windsor,	297	534.60
Ellington,	152	274.00
Enfield,	571	1,027.80
Essex,	289	534.00
Fairfield,	272	489.60
Farmington,	244	440.00
Franklin,	71	138.00
Glastonbury,	465	837.00
Goshen,	102	183.60
Granby,	159	286.20
Greenwich,	1,372	2,469.60
Griswold,	326	586.80
Groton,	475	855.00
Guilford,	156	280.80
Haddam,	191	343.80
Hamden,	402	723.60
Hampton,	82	156.00
Hartford,	7,906	14,230.80
Hartland,	58	106.00
Harwinton,	96	172.80
Hebron,	65	117.00
Huntington,	566	1018.80
Kent,	118	212.40
Killingly,	604	1,087.20
Killingworth,	40	74.00
Lebanon,	130	248.00
Ledyard,	111	199.80
Lisbon,	61	110.00
Litchfield,	307	552.60
Lyme,	68	122.40
Madison,	92	166.00
Manchester,	900	1,620.00
Mansfield,	230	414.00
Marlborough,	33	64.00
Meriden,	3,136	5,644.80
Amounts forward,	37,369	\$67,673.20

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	37,369	\$67,873.20
Middlebury,.....	90	162.00
Middlefield,.....	85	153.00
Middletown,.....	1,061	1,909.80
Milford,.....	278	500.40
Monroe,.....	64	115.20
Montville,.....	271	487.80
Morris,.....	72	129.60
Naugatuck,.....	1,393	2,508.00
New Britain,.....	2,288	4,118.40
New Canaan,.....	202	363.60
New Fairfield,.....	53	95.40
New Hartford,.....	170	306.00
New Haven,.....	12,383	22,289.40
Newington,.....	89	160.20
New London,.....	1,560	2,808.00
New Milford,.....	402	723.60
Newtown,.....	247	444.60
Norfolk,.....	138	248.40
North Branford,.....	81	146.00
North Canaan,.....	200	360.00
North Haven,.....	170	306.00
North Stonington,.....	117	210.60
Norwalk,.....	1,485	2,673.00
Norwich,.....	1,819	3,274.20
Old Lyme,.....	85	153.00
Old Saybrook,.....	109	196.20
Orange,.....	712	1,281.60
Oxford,.....	109	197.00
Plainfield,.....	477	858.60
Plainville,.....	192	345.60
Plymouth,.....	406	730.80
Pomfret,.....	136	244.80
Portland,.....	211	379.80
Preston,.....	104	196.00
Prospect,.....	29	52.20
Putnam,.....	428	770.40
Redding,.....	88	159.00
Ridgefield,.....	183	329.40
Rocky Hill,.....	95	171.00
Amounts forward,.....	65,451	\$118,231.80

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	65,451	\$118,231.80
Roxbury,.....	68	122.40
Salem,.....	48	86.40
Salisbury,.....	253	466.00
Saybrook,.....	219	398.00
Scotland,.....	40	72.00
Seymour,.....	250	450.00
Sharon,.....	175	315.00
Sherman,.....	59	107.00
Simsbury,.....	151	271.80
Somers,.....	142	255.60
Southbury,.....	152	273.60
Southington,.....	540	972.00
South Windsor,.....	209	376.20
Sprague,.....	171	307.80
Stafford,.....	414	746.00
Stamford,.....	1,539	2,770.20
Sterling,.....	152	273.60
Stonington,.....	546	982.80
Stratford,.....	282	507.60
Suffield,.....	483	869.40
Thomaston,.....	375	675.00
Thompson,.....	359	678.00
Tolland,.....	69	124.20
Torrington,.....	1,055	1,899.00
Trumbull,.....	126	226.80
Union,.....	33	59.40
Vernon,.....	852	1,533.60
Voluntown,.....	62	112.00
Wallingford,.....	1,005	1,809.00
Warren,.....	40	72.00
Washington,.....	176	317.00
Waterbury,.....	4,817	8,670.60
Waterford,.....	182	328.00
Watertown,.....	271	488.00
Westbrook,.....	91	163.80
West Hartford,.....	183	329.40
Weston,.....	77	138.60
Westport,.....	240	432.00
Wethersfield,.....	111	199.80
Amounts forward,.....	81,468	\$147,111.40

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX—CONTINUED.

TOWNS.	Persons.	Tax.
Amounts forward,.....	81,468	\$147,111.40
Willington,.....	77	142.00
Wilton,.....	129	232.20
Winchester,.....	861	1,549.80
Windham,.....	698	1,256.40
Windsor,.....	389	700.20
Windsor Locks,.....	377	678.60
Wolcott,.....	43	77.40
Woodbridge,.....	74	140.00
Woodbury,.....	148	266.40
Woodstock,.....	213	383.40
Totals,.....	84,477	\$152,537.80

GENERAL REVENUE—CONTINUED.

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF CO.	Location.	Assets.	Amount Taxed.	Tax of $\frac{1}{2}$ of 1 per ct.
Conn. Steam Boiler Ins. & Insu. Co.....	Waterbury..	\$11,594.44	\$4,369.44	\$10.92
Danbury M. Fire Ins. Co.	Danbury,....	40,494.26	40,494.26	101.24
Farmers' M. Fire Ins. Co.	Suffield,....	22,581.23	523.23	1.31
Farmington Valley Mu. Fire Ins. Co.....	Farmington	6,790.37	6,790.37	16.98
Greenwich M. Fire Ins. Co.....	Greenwich,...	13,304.21	5,603.86	14.01
Hartf'd Co. M. Fire Ins. Co.....	Hartford,...	932,901.00	858,726.00	2,146.81
Hartf'd Co. Tobacco Growers' Mu. Ins. Co.,	Windsor,....	644.49	644.49	1.61
Harwinton M. Fire Ins. Co.....	Harwinton..	17,912.99	220.29	.55
Litchfield M. Fire Ins. Co.	Litchfield ..	108,648.42	106,048.42	265.12
Madison M. Fire Ins. Co.,	Madison,....	54,292.06	6,745.06	16.86
Middlesex M. Assur. Co.,	Middletown.	907,150.38	674,679.63	1,686.70
M. Assur. Co. of Norwich	Norwich,....	14,356.65	14,356.65	35.89
New London Co. Mutual Fire Ins. Co.....	New London	222,876.40	222,876.40	557.19
Patrons' M. Fire Ins. Co.,	Hartford,...	3,467.92	3,467.92	8.67
Rockville M. Fire Ins. Co.,	Rockville,...	31,236.64	13,659.04	34.14
Windham Co. M. Fire Ins. Co.....	Windham,...	207,760.76	18,481.66	46.21
				\$4,944.21
*Hartford Co. Tobacco Growers' M. Ins. Co.,	Windsor,....			.44
Total,.....				\$4,944.65

*Tax of 1904.

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF CO.	Location.	Assets.	Amount Taxed.	Tax of $\frac{1}{2}$ of 1 per cent.
Ætna Life Ins. Company,...	Hartford,	\$72,401,960.51	\$58,893,424.83	\$147,233.56
Conn. Gen. Life Ins. Co.,....	"	5,188,450.40	1,347,010.28	3,367.52
Conn. M. Life Ins. Co.,....	"	63,930,677.59	62,390,321.64	134,353.74
Hartford Life Ins. Co.,....	"	1,685,718.61	682,669.93	1,706.67
Phoenix Mu. Life Ins. Co.,	"	17,993,185.43	17,513,696.43	40,249.04
Trav. Ins. Co.,	"	212,089.00	211,089.00	527.72
				\$327,438.25
*Hartf'd Life Ins. Co.,....	Hartford,			2,918.91
Total,.....				\$330,357.16

*Tax for previous years.

GENERAL REVENUE—CONTINUED.

TAX ON SAVINGS BANKS.

NAME OF BANK.	Amount Taxed.	Tax.
Berlin Savings Bank, Kensington,....	\$2,498,817.87	\$801.66
Branford "	224,373.63	560.94
Bridgeport "	5,105,934.02	11,527.00
Bristol "	2,458,392.82	5,704.24
Brooklyn "	1,181,743.35	2,857.15
Burritt " New Britain,...	804,706.98	2,011.78
Canaan "	145,653.38	364.14
Chelsea "	7,563,872.27	17,959.68
Chester "	324,476.38	700.20
Citizens " Stamford,....	2,685,025.76	6,370.82
City " Bridgeport,....	4,626,382.06	11,136.96
City " Meriden,....	2,821,880.90	6,826.65
Collinsville Savings Society,....	743,666.73	1,246.40
Connecticut Sav. Bank, New Haven,.	8,758,625.35	20,658.58
Deep River "	1,715,119.67	4,151.24
Derby "	3,525,625.76	8,784.76
Dime " Cromwell,....	98,432.35	246.08
Dime " Hartford,....	2,027,381.93	5,054.59
Dime " Norwich,....	2,277,610.69	4,834.04
Dime " Wallingford,....	729,394.58	1,271.18
Dime " Waterbury,....	4,219,132.00	9,907.34
Essex "	666,964.25	1,398.57
Fairfield Co. " Norwalk,....	957,286.76	1,997.52
Falls Village "	546,282.52	1,147.77
Far. & Mech. " Middletown,...	2,973,158.64	5,029.41
Farmington "	4,348,999.45	6,866.51
Freestone " Portland,....	402,384.66	879.42
Greenwich "	458,511.16	1,118.97
Groton " Mystic,....	1,005,277.50	1,937.88
Guilford "	301,658.79	742.14
Jewett City "	906,132.16	1,676.89
Litchfield Savings Society,....	1,330,033.52	3,325.08
Mariners Savings Bank, New London,	2,859,403.59	6,928.20
Mechanics " Hartford,....	5,873,163.77	11,740.59
Mechanics " Winsted,....	1,368,775.08	3,381.94
Mech. & Far. " Bridgeport,....	2,987,305.95	6,766.84
Meriden "	4,823,567.56	11,397.49
Middletown "	7,709,790.00	16,595.44
Milford "	265,887.34	664.72
Moodus "	237,146.66	573.66
National " New Haven,...	2,821,900.82	6,406.56
Naugatuck "	1,295,103.91	3,106.71
New Canaan "	55,826.03	42.36
New Hartford "	2,185.08	5.46
Amounts forward,	\$98,732,993.68	\$216,532.56

GENERAL REVENUE—CONTINUED.

TAX ON SAVINGS BANKS—CONTINUED.

NAME OF BANK.	Amount Taxed.	Tax.
Amounts forward,.....	\$98,732,993. 68	\$216,532. 56
New Haven Savings Bank,.....	12,498,256. 68	29,860. 30
New Milford ".....	1,444,632. 35	2,791. 74
Newtown ".....	674,674. 33	1,457. 16
Norfolk ".....	156,204. 82	324. 46
Norwalk Savings Society,.....	2,806,550. 47	5,612. 61
Norwich ".....	15,074,835. 95	35,921. 96
People's Savings Bank, Bridgeport,...	3,597,495. 44	7,439. 42
People's " Rockville,.....	443,178. 26	1,107. 94
Putnam ".....	2,367,872. 41	5,826. 80
Ridgefield ".....	593,980. 02	1,332. 95
Salisbury Savings Society,.....	769,881. 24	1,714. 72
Savings Bank of Ansonia,.....	2,074,536. 82	4,992. 54
Savings Bank of Danbury,.....	3,282,317. 23	5,144. 03
Savings Bank of New Britain,.....	5,143,551. 37	12,705. 88
Savings Bank of New London,.....	8,420,779. 06	18,415. 54
Savings Bank of Rockville,.....	2,125,765. 78	4,688. 66
Savings Bank of Stafford Springs,...	153,882. 20	334. 46
Savings Bank of Tolland,.....	168,407. 74	324. 30
Shelton Savings Bank,.....	137,655. 90	344. 14
Society for Savings, Hartford,.....	25,327,615. 61	60,718. 24
Southington Savings Bank,.....	1,213,769. 72	2,512. 80
South Norwalk Savings Bank,.....	1,544,409. 08	3,484. 57
Southport ".....	790,940. 37	1,977. 35
Stafford ".....	649,591. 95	1,621. 64
Stamford ".....	3,629,592. 62	7,803. 47
State " Hartford,.....	4,462,894. 60	7,481. 29
Suffield ".....	248,074. 34	620. 18
Thomaston ".....	652,464. 21	1,631. 16
Torrington ".....	1,336,941. 13	3,342. 36
Union " Danbury,.....	1,668,699. 57	1,995. 58
Waterbury ".....	5,191,468. 80	11,295. 09
Watertown ".....	199,538. 34	461. 20
Westport ".....	103,422. 86	258. 56
West Side " Waterbury,....	581,103. 73	1,452. 76
Willimantic Savings Institute,.....	301,082. 25	121. 25
Windham Co. Savings Bank,.....	633,903. 07	991. 11
Windsor Locks Savings Bank,.....	153,572. 68	383. 94
Wipsted ".....	1,737,443. 85	4,255. 92
Woodbury ".....	182,413. 95	260. 95
*Peoples Savings Bank, Pawcatuck,.....		\$469,541. 59 69. 96
Total,.....	\$211,276,394. 48	\$469,611. 55

*Part of tax 1904.

GENERAL REVENUE—CONTINUED.

TAX ON RAILROADS, STEAM.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
Boston & New York Air Line R. R. Co.	New Haven,....	\$14,431.81
Colchester R. R. Co.,.....	New Haven,....	250.00
Danbury & Norwalk R. R. Co.,.....	New Haven,....	6,559.28
Hartford & Conn. Western R. R. Co.,..	Hartford,.....	13,713.71
Naugatuck R. R. Co.,.....	New Haven,....	40,513.23
New England R. R. Co.,.....	Boston,.....	82,401.85
New Haven & Derby R. R. Co.,.....	New Haven,....	5,751.18
New Haven & Northampton Co.,.....	New Haven,....	5,136.68
New London Northern R. R. Co.,.....	New London,...	18,428.05
Norwich & Worcester R. R. Co.,.....	Boston,.....	50,031.63
New York, N. H. & Hartford R. R. Co.,	New Haven,....	967,309.73
South Manchester R. R. Co.,.....	So. Manchester,.	409.33
Total,.....	.....	\$1,204,936.48

GENERAL REVENUE—CONTINUED.

TAX ON RAILROADS, STREET.

NAME OF RAILROAD.	Location of Office.	Tax.
Branford Light & Power Co.,.....	Branford,.....	\$1,720.13
Bristol & Plainville Tramway Co.,.....	Bristol,.....	3,135.00
Cheshire Street Railway Co.,.....	Bridgeport,.....	500.00
Conn. Railway & Lighting Co.,—		
Bridgeport Traction Co.,.....	Bridgeport,.....	91,549.47
Derby Street Railway Co.,.....		
Milford Street Railway Co.,.....		
New Britain Dist.,.....		
Norwalk Dist.,.....		
Norwalk Tramway Co.,.....		
Shelton Street Railway Co.,.....		
Waterbury Dist.,.....		
Westport & Saugatuck Railway Co.,]		
Consolidated Railway Co.,—		
Fair Haven & Westville Railway Co.,]	New Haven,.....	54,461.10
Meriden Street Railway Co.,.....		
Montville Street Railway Co.,.....		
New London Street Railway Co.,.....		
Norwich Street Railway Co.,.....		
Winchester Ave. Railway Co.,.....		
Worcester & Conn. Eastern R. R. Co.]		
Danbury & Bethel Street Railway Co.,...	Danbury,.....	2,708.00
East Hartford & Glastonbury St. Ry. Co.,	Hartford,.....	2,000.00
Farmington Street Railway Co.,.....	Hartford,.....	867.33
Greenwich Tramway Co.,.....	Greenwich,.....	3,896.22
Groton & Stonington St. Ry. Co.,.....	Norwich,.....	1,802.50
Hartford, Man. & Rockville Tram. Co.,...	So. Manchester,...	5,050.00
Hartford Street Railway Co.,.....	Hartford,.....	44,769.50
Hartford & Springfield St. Ry. Co.,.....	Boston,.....	7,519.46
Manufacturers' Railroad Co.,.....	New Haven,.....	250.00
Meriden, South. & Compounce Tram. Co.,	Bridgeport,.....	2,332.61
Middletown Street Railway Co.,.....	Middletown,.....	1,767.36
Newington Tramway Co.,.....	Hartford,.....	.08
Providence & Danielson Railway Co.,...	Providence,.....	250.00
So. Man. Light, Power & Tramway Co.,	So. Manchester..	100.00
Stamford Street Railway Co.,.....	Stamford,.....	3,586.41
Suffield Street Railway Co.,.....	Suffield,.....	615.00
Torrington & Win. Street Railway Co.,	Winchester,.....	2,166.75
West Shore Railway Co.,.....	New Haven,.....	940.00
Willimantic Traction Co.,.....	Willimantic,.....	2,820.00
Windsor Locks Tramway Co.,.....	Boston,.....	1,402.50
		\$236,009.42
*Middletown Street Railway Co.,.....		1,773.81
*Providence & Danielson R. R. Co.,.....		125.00
Total,.....		\$237,908.23

*Tax of 1904.

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX.

NAME OF ESTATE.	Location.	Tax.
Abraham Aal,.....	New Haven,.....	\$ 212.90
Ellis Dwight Adams,.....	Hartford,.....	5.00
Ruth A. Adkins,.....	Winchester,.....	223.64
Henry D. Alden,.....	Enfield,.....	700.99
Allen A. Alderman,.....	East Granby,.....	8.19
Jeremiah M. Allen,.....	Hartford,.....	141.87
Horace B. Allen,.....	Enfield,.....	167.00
Amos H. Alling,.....	Derby,.....	653.98
Theophilus M. Allyn,.....	New London,.....	18.89
Hannah Amidon,.....	Ashford,.....	210.00
Alfred J. Anderson,.....	Derby,.....	5.78
Louisa M. Andrews,.....	New Haven,.....	55.81
Mary E. Andrews,.....	Greenwich,.....	353.70
Julius H. Appleton,.....	Springfield, Mass.,.....	100.72
Jacob Arnold,.....	Bridgeport,.....	102.89
Mary E. Arnold,.....	Putnam,.....	977.55
Ellen M. Ashley,.....	Windham,.....	3.29
Alonzo Aston,.....	Berlin,.....	28.28
George M. Atwater,.....	Springfield, Mass.,.....	47.25
Christopher F. Avery,.....	Groton,.....	330.17
Phoebe E. Avery,.....	New London,.....	9.03
Asa Backus,.....	Norwich,.....	432.05
Eben Bacon,.....	Boston, Mass.,.....	2.25
Mary L. Baker,.....	Stamford,.....	237.24
Alonzo W. Batch,.....	Hartford,.....	1,445.76
Ralph I. Barber,.....	Ellington,.....	4.67
Emily S. Beach,.....	New Haven,.....	3.47
Lewis Beardsley,.....	Waterbury,.....	903.01
Henry G. Beaumont,.....	East Hartford,.....	523.12
Katharine Becker,.....	Hartford,.....	5.98
Alfred P. Beckwith,.....	Essex,.....	118.87
Leonard N. Beecher,.....	Southington,.....	77.71
Mary E. Beers,.....	Monroe,.....	161.06
Moses Belknap,.....	Derby,.....	114.73
Francis E. Benjamin,.....	Norwich,.....	2.52
Philo S. Bennett,.....	New Haven,.....	4,359.94
Henry A. Bidwell,.....	Thomaston,.....	55.04
James A. Bill,.....	Lyme,.....	33.05
Philip G. Bindloss,.....	New London,.....	65.45
William D. Bishop,.....	Bridgeport,.....	10,907.22
Lebbeus Bissell,.....	Ellington,.....	183.52
Amount forward,.....	.....	\$23,993.59

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$23,993.59
Victorine Bissell,.....	Stamford,.....	78.62
Mary A. Blakebrough,.....	Bridgeport,.....	8.46
Rachel F. Bolles,.....	Marlborough,.....	28.31
Charles H. Booth,.....	New Milford,.....	115.40
Alfred L. Bowers,.....	Berlin,.....	203.26
Edwin Blair Bowdich,.....	New Haven,.....	2,071.64
Alice M. Bradley,.....	New Haven,.....	2.89
Sarah P. Brainerd,.....	New London,.....	1,213.10
Selden T. Brainerd,.....	East Haddam,.....	17.58
Franklin B. Bristol,.....	Naugatuck,.....	188.53
Marana L. W. Brooks,.....	Torrington,.....	351.98
Edward W. Brown,.....	Greenwich,.....	4.17
Edward F. Brown,.....	Stamford,.....	2,790.34
Phoebe K. Brown,.....	Canaan,.....	881.60
Eveline C. Brundage,.....	North Castle, N. Y.,.....	2.07
Mary E. Bulkeley,.....	Norwich,.....	123.96
Margaret E. Buckley,.....	Bridgeport,.....	61.22
Georgianna M. Burgess,.....	New Haven,.....	77.19
Frank R. Burnham,.....	Hartford,.....	144.72
Jane A. S. Burr,.....	Redding,.....	89.05
Porter S. Burrall,.....	Salisbury,.....	143.40
Nathan B. Burton,.....	Woodbury,.....	103.10
John Burwell,.....	Granby,.....	190.71
George B. Carhart,.....	Brooklyn, N. Y.,.....	354.87
William W. Carter,.....	Bristol,.....	493.34
Dwight Cary,.....	Windham,.....	175.00
Charles W. Carter,.....	Norwich,.....	143.97
James C. Carter,.....	New York, N. Y.,.....	2,670.00
Lyman W. Case,.....	Winchester,.....	188.38
Victoria E. Case,.....	Hartford,.....	74.40
Adeline A. Chamberlain,.....	Hebron,.....	79.30
John C. Chaffin,.....	Newton, Mass.,.....	270.33
Elizabeth H. Champlin,.....	Hartford,.....	126.42
Fanny L. Chapin,.....	Beloit, Wis.,.....	28.30
Bridget G. Chapman,.....	Groton,.....	288.61
Frank Chapman,.....	Groton,.....	11.84
Thomas B. Chapman,.....	Hartford,.....	73.39
Cornelia S. Chase,.....	Hartford,.....	1,330.84
Philip A. Chase,.....	Lynn, Mass.,.....	145.00
Sarah B. Cheeney,.....	Essex,.....	28.53
Lewis P. Child,.....	Norwalk,.....	703.46
Amount forward,.....		\$40,070.87

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$40,070.87
Mary A. Chipman,.....	Waterbury,.....	36.14
Ednah D. Cheeney,.....	Boston, Mass.,.....	1,955.52
Elizabeth Prince Child,.....	Litchfield,.....	907.53
Charles F. Clark,.....	New York, N. Y.,.....	2,750.00
Josiah H. Clark,.....	Worcester, Mass.,.....	498.75
Mahlon N. Clark,.....	Hartford,.....	175.48
Martha P. Clark,.....	Hartford,.....	1,780.43
O. L. Clark,.....	St. Paul, P. Q.,.....	157.42
Susan W. Clark,.....	Worcester, Mass.,.....	662.10
S. Hubbard Clark,.....	Middletown,.....	4,609.31
E. Spicer Cleveland,.....	Hartford,.....	261.39
Elizabeth G. Smith-Clift,.....	New York, N. Y.,.....	279.00
Henry S. Coe,.....	Middletown,.....	120.17
Oliver B. Cole,.....	Bridgeport,.....	18.88
Lucy B. Colcord,.....	Windham,.....	114.00
Robert Coit,.....	New London,.....	115.90
James Cook,.....	Meriden,.....	74.07
Reuben T. Cooke,.....	Meriden,.....	61.14
Francis B. Cooley,.....	Hartford,.....	26,134.34
Patrick R. Condon,.....	Norwich,.....	152.20
Charles U. Cotting,.....	Brookline, Mass.,.....	161.00
Henry L. Cowell,.....	New Haven,.....	1,182.78
Ebenezer Crissey,.....	Norwalk,.....	69.26
Charles E. Cruttenden,.....	New Haven,.....	173.93
Sarah A. Crafts,.....	New Haven,.....	28.19
Susan E. Crane,.....	Winchester,.....	4.80
Sybilla Bailey Crane,.....	Boston, Mass.,.....	10.00
Daniel Crowell,.....	Middletown,.....	62.69
William H. Cummings,.....	Southington,.....	28.81
Lewis Curtiss,.....	Stratford,.....	201.16
Mary J. Daggett,.....	New Haven,.....	253.27
Moses Darrow,.....	New London,.....	36.34
George R. Davis,.....	Killingly,.....	74.65
Samuel A. Davis,.....	Somers,.....	44.47
Thomas B. Dawson,.....	Norwich,.....	18.34
Albert Day,.....	Baltimore, Md.,.....	50.48
James H. Day,.....	Old Saybrook,.....	283.64
Thomas H. Delano,.....	Greenwich,.....	81.73
Frank D. Nizzo,.....	Hartford,.....	13.68
Ebenezer C. Dennis,.....	Stafford,.....	352.41
Amount forward,.....		\$84,066.27

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE	Location.	Tax.
Amount forward,.....		\$84,066.27
Caroline C. Deming,.....	Farmington,.....	108.63
Patrick J. Desmond,.....	Port Chester, N. Y.,...	22.34
Emily W. Dewey,.....	Canton,.....	502.04
David C. Doane,.....	Essex,.....	2.72
Helena Dobler,.....	Ellington,.....	7.15
Francis Dobson,.....	Berlin,.....	129.77
Juliaette M. Douglass,.....	Winchester,.....	119.04
M. Louise Douglass,.....	East Windsor,.....	137.94
Fenelon M. Dow,.....	Ellington,.....	5.16
William E. Downs,.....	New Haven,.....	3,464.43
Samuel D. Drake,.....	Windsor,.....	49.37
John Hooker Dudley,.....	Guilford,.....	51.84
Mary P. Eakins,.....	New London,.....	763.65
Arthur H. Eggleston,.....	New London,.....	2,646.65
George Washington Egleston,...	New York,.....	22.00
Edwin Ellis,.....	Berlin,.....	15.42
Lydia A. Ellis,.....	Berlin,.....	16.00
Lucy J. Ellsworth,.....	Hartford,.....	22.88
Susan W. Ellsworth,.....	Winchester,.....	163.93
George S. Elmore,.....	Litchfield,.....	65.99
Susan L. Emery,.....	Greenwich,.....	48.79
Anna F. Enos,.....	Hartford,.....	753.64
Charles R. Fagan,.....	Middletown,.....	157.25
Frederick S. Fairchild,.....	Bridgeport,.....	9.79
Mary L. Fairman,.....	New Haven,.....	90.46
David B. Ferris,.....	Stamford,.....	1,107.12
Sarah E. Ferris,.....	Stamford,.....	111.08
Silas H. Ferris,.....	Stamford,.....	1,269.06
James Field,.....	Greenwich,.....	131.54
George Charter Finley,.....	Manchester,.....	131.01
Ann Sophia Farnum,.....	New Haven,.....	7,181.45
George W. Fenner,.....	New London,.....	221.39
Elizabeth C. Fenn,.....	New Haven,.....	24.35
William Fenn,.....	New Haven,.....	7.16
Benjamin F. Finch,.....	Waterbury,.....	176.95
Bridget Fitzgerald,.....	New Haven,.....	923.70
Edward Flather,.....	Bridgeport,.....	325.34
Charlotte E. Force,.....	Bridgeport,.....	56.36
Janette Fox,.....	East Hartford,.....	10.50
Eli Freeman,.....	Suffield,.....	31.64
Amount forward,.....		\$105,151.80

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$105,151.80
Theodore Fuller.....	East Haddam.....	183.90
Elizabeth Fresinius.....	New Haven.....	389.51
Ellen L. Gardiner.....	Norwich.....	131.38
Warren Gates.....	New London.....	38.46
Charles Gerner.....	Stamford.....	327.49
Charles Glover.....	New Haven.....	110.17
Sarah H. Gibson.....	Ellington.....	1,583.46
Elizabeth Gildersleeve.....	New Haven.....	51.58
L. Hattie Gillette.....	Roxbury.....	386.89
Louisa B. Gillette.....	Colchester.....	39.52
Lemuel P. Glover.....	Newtown.....	1,335.01
Alice C. Goodrich.....	Hartford.....	83.12
Charlotte M. Goodridge.....	Pomfret.....	592.75
Edward P. Goodrich.....	New Haven.....	4.80
Mary A. Goodrich.....	Hartford.....	83.70
Lester H. Goodwin.....	Hartford.....	531.88
Robert E. Goodwin.....	Sharon.....	24.36
Newell E. Goodwin.....	Hartford.....	397.59
Rosannah S. Gordon.....	Woodstock.....	101.64
Clarissa B. Gorham.....	New Haven.....	25.24
Hezekiah F. Gould.....	Westport.....	59.67
John H. Gourlie.....	Greenwich.....	1,609.11
Arthur A. Graham.....	Norwalk.....	4.10
Mary E. Graham.....	Stamford.....	19.27
Charles B. Grannis.....	New Haven.....	23.57
Louis W. Greenburg.....	Norwich.....	40.10
William Greenwood.....	Stamford.....	162.44
Elizur D. Griggs.....	Waterbury.....	21.64
Mary B. F. Griggs.....	Waterbury.....	4.96
Charles L. Griswold.....	Saybrook.....	14.82
Sarah L. Gruman.....	Farmington.....	485.88
Josiah N. Grumman.....	Norwalk.....	21.07
Amelia C. Hale.....	Hartford.....	139.82
Titus Hale.....	Chatham.....	88.13
Walter I. Hale.....	Middletown.....	45.12
Caroline L. Hall.....	Bridgeport.....	293.62
Charles D. Hall.....	New Haven.....	153.22
Edward P. Hall.....	Plainville.....	238.80
Julia A. Hall.....	Naugatuck.....	35.32
Amount forward.....		\$115,034.91

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE	Location.	Tax.
Amount forward,.....		\$115,034.91
Levi A. Hall,.....	Mansfield,.....	1,088.00
Melissa A. Hall,.....	Hartford,.....	53.78
Aurora A. Hallett,.....	Winchester,.....	7.87
Henry B. Hamilton,.....	Norwich,.....	16.92
Mary M. Hamilton,.....	Norwich,.....	17.89
Gardner G. Hammond,.....	New London,.....	70.50
Jennie Hamilton,.....	Bridgeport,.....	1,515.27
Sarah E. Hanchett,.....	Canaan,.....	9.85
Martha M. Hastings,.....	Bridgeport,.....	3.30
Jonathan Hatch,.....	Windham,.....	53.17
Charlotte Hawkins,.....	Norwich,.....	17.94
Francis S. Hawley,.....	Bridgeport,.....	2,196.44
Hiram W. Hayden,.....	Waterbury,.....	811.81
Charles O. Hilton,.....	Norwich,.....	19.06
Charles W. Hemmingway,.....	New Haven,.....	181.01
Charles Hendrie,.....	Stamford,.....	493.78
Drusilla Higgins,.....	Hartford,.....	55.93
Hannah Hill,.....	Norwalk,.....	1,225.43
Mary A. Hobron,.....	New London,.....	125.00
Edwin Holman,.....	Fairfield,.....	6.25
James P. Holmes,.....	Stamford,.....	24.76
Edward S. Holt,.....	New London,.....	25.06
George H. Hotchkiss,.....	New Haven,.....	6.27
Harry S. Hotchkiss,.....	Naugatuck,.....	719.96
Mary Francis Hopkins,.....	Stamford,.....	4,872.18
Ann Eliza Hopson,.....	Kent,.....	13.94
Henry L. Houghton,.....	Bath, Me.,.....	206.85
Frank L. Howard,.....	Hartford,.....	189.20
Timothy Howard,.....	Norwalk,.....	12.02
Edwin K. Hoyt,.....	Ridgefield,.....	31.50
Mary Hoyt,.....	Stamford,.....	2,276.75
James E. Hubbell,.....	Westport,.....	104.90
Joel Hungerford,.....	Watertown,.....	11.99
Richard E. Hungerford,.....	East Haddam,.....	1,245.39
Esther L. Huntington,.....	Fairfield,.....	69.00
Sarah S. Huntington,.....	New York, N. Y.,.....	148.41
Elizabeth B. Hubbard,.....	Hartford,.....	1,160.13
Frederick Hull,.....	Derby,.....	103.07
Frederick Hurd,.....	Bridgeport,.....	266.27
Frances C. Hurlbut,.....	Camden, N. J.,.....	112.32
Ann O. Humphrey,.....	East Windsor,.....	21.32
Henrietta Husted,.....	Greenwich,.....	255.74
Amount forward,.....		\$134,881.14

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$134,881.14
Henry Ives,.....	New Milford,.....	49.95
Olive A. James,.....	Killingly,.....	27.45
Charles Edward Jepson,.....	Pomfret,.....	255.93
Bennett Jeralds,.....	Wallingford,.....	34.66
Fannie M. Jerome,.....	New London,.....	456.18
William W. Jennings,.....	Saybrook,.....	290.53
Susan B. Jewell,.....	Boston, Mass.,.....	20.50
Charlotte R. Johnson,.....	Bridgeport,.....	7.10
Milton P. Johnson,.....	New London,.....	50.49
Sarah B. Johnson,.....	Hartford,.....	382.59
Ellen M. Jones,.....	Boston, Mass.,.....	42.00
Frederick C. Jones,.....	Hartford,.....	1,487.49
Flora M. Judson,.....	New Milford,.....	606.36
Julia A. Judson,.....	Bristol,.....	93.97
Melina D. Judd,.....	Hartford,.....	57.93
Mena Katzenstein,.....	Hartford,.....	7.11
Thomas A. Kean,.....	New Haven,.....	17.85
John F. Keating,.....	Bridgeport,.....	9.11
John S. Keeler,.....	Ridgefield,.....	105.97
Allen A. Keeney,.....	New London,.....	120.17
Asahel Keeney,.....	East Hartford,.....	70.65
Emma F. Kelley,.....	Greenwich,.....	1.52
Stephen W. Kellogg,.....	Waterbury,.....	591.38
George A. Kelsey,.....	Sharon,.....	11.31
Jerusha W. Kilbourn,.....	East Hartford,.....	302.34
Margaret Kilduff,.....	New London,.....	166.32
Sarah J. King,.....	Waterbury,.....	93.44
Edward A. Kuhnly,.....	Ellington,.....	2.40
John Philbrick Laffin,.....	Greenwich,.....	49.53
Anna S. Lamb,.....	Stonington,.....	52.33
Charlotte C. Lamb,.....	New London,.....	23.99
Winslow M. Lamb,.....	New Haven,.....	1,392.23
Anne Lambert,.....	Bridgeport,.....	69.69
Edward Lambert,.....	Bridgeport,.....	23.67
H. Dwight Lanphear,.....	Chaplin,.....	90.32
Delia Landon,.....	Hartford,.....	29.42
Ellen J. Langdon,.....	Hartford,.....	247.30
William L. Larned,.....	Albany, N. Y.,.....	16.00
Lydia Lathrop,.....	Norwich,.....	36.56
Esther E. Leach,.....	Norwich,.....	4.82
Rebecca Leader,.....	Hartford,.....	21.56
Amount forward,.....		\$142,301.26

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$142,301.26
Henry S. Leavitt,.....	Stamford,.....	99.59
James P. Lee,.....	Hartford,.....	190.07
Augustus E. Lewis,.....	New Haven,.....	2,393.45
Benjamin Lewis,.....	Stamford,.....	971.16
Carrie M. Lewis,.....	Hartford,.....	1,111.78
Harriet M. Lewis,.....	Waterbury,.....	125.91
Edson W. Lindsley,.....	Enfield,.....	137.42
Eliza A. Lineburgh,.....	Bridgeport,.....	24.09
William G. Lineburgh,.....	Bridgeport,.....	704.07
Reuben W. Linsley,.....	Huntington,.....	38.70
Mary I. Linzee,.....	New Haven,.....	10.57
Lois Emeline Lippett,.....	New London,.....	70.74
Maria Livermore,.....	Massachusetts,.....	30
Enos Beal Lockwood,.....	Stamford,.....	213.69
John J. Lodge,.....	Derby,.....	7.40
George Loring,.....	Plainfield,.....	312.72
Charles F. Loshe,.....	Stamford,.....	988.34
Charles H. Lounde,.....	Norwalk,.....	644.81
George E. Lounsbury,.....	Ridgefield,.....	3,989.14
Joseph M. Lyon,.....	Greenwich,.....	4,629.98
Seth W. Main,.....	Norwich,.....	17.01
Rinda Marcy,.....	Stafford,.....	41.31
Fidelia Marcy,.....	Woodstock,.....	899.92
Frank L. Martin,.....	Waterbury,.....	22.45
George C. Martin,.....	Windham,.....	1,681.05
Edward DeWitt Mason,.....	Greenwich,.....	322.79
Herbert Mason,.....	New Haven,.....	134.82
Israel Matson,.....	Old Lyme,.....	110.49
Francis J. McClenachan,.....	Norwich,.....	34.74
Samuel P. McDivitt,.....	Asheville, N. C.,.....	102.00
John A. McDonald,.....	Windham,.....	153.70
Mary J. McDonald,.....	New Haven,.....	33.43
James McMahon,.....	Canton,.....	74.80
Eugene W. Meafoy,.....	Litchfield,.....	9.75
Stephen T. Meech,.....	Norwich,.....	18.00
George C. Merriman,.....	Meriden,.....	76.23
Charles S. Mersick,.....	New Haven,.....	1,483.34
William H. Merwin,.....	Milford,.....	52.43
Mary E. Millard,.....	Delhi, N. Y.,.....	6.14
Wallace A. Miles,.....	Meriden,.....	44.04
Amount forward,.....		\$164,283.63

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$164,283.63
Samuel C. Millington.....	New Milford.....	36.05
David C. Mills.....	Bridgeport.....	72.03
J. F. Mills.....	Port Chester.....	46.75
Robert C. Minor.....	New London.....	89.13
Nelson Warren Mitchell.....	Woodbury.....	289.39
John Moran.....	New London.....	20.94
John A. Morgan.....	Groton.....	94.18
Rufus W. Morse.....	Berlin.....	190.58
Samuel M. Morley.....	Essex.....	15.65
Andrew T. Morse.....	Norwich.....	136.38
Elise Merian Vonder Muhel.....	Bale, Switzerland.....	25.00
Samuel M. Munson.....	New Haven.....	13.12
James L. Murphy.....	Berlin.....	579.84
George Nash.....	Norwalk.....	41.79
Martha J. Newell.....	Bristol.....	88.95
Marquis B. Newton.....	New Haven.....	2.09
Samuel G. Nicholas.....	Bridgeport.....	23.03
Patrick Nolan.....	Hartford.....	4.35
William Burnham North.....	New Haven.....	63.83
Eliza J. Northrop.....	Norwalk.....	17.43
Elizabeth M. Northrop.....	Hartford.....	970.21
Celia B. Norton.....	Bristol.....	511.24
Margaret E. Norton.....	Norwalk.....	14.47
Mary A. Norton.....	Berlin.....	43.39
George E. Nothnogle.....	Bridgeport.....	51.62
Sarah E. Norman.....	Ledyard.....	3,779.72
Mayer Olderman.....	New Haven.....	6.21
John Olmsted.....	Springfield, Mass.....	68.32
Amos T. Otis.....	Norwich.....	34.51
Fannie D. Palmer.....	Norwich.....	415.58
Edwin S. Parmelee.....	Wallingford.....	15.02
William H. Parson.....	Rye, N. Y.....	9.50
Christopher C. Parker.....	Manchester.....	164.19
Harriet S. Patterson.....	Bridgeport.....	224.23
Stephen J. Patterson.....	Bridgeport.....	224.42
Suria Dayton Patton.....	Hartford.....	60.58
Elizabeth Paul.....	New Haven.....	86.09
Caroline Pearce.....	Danbury.....	54.86
Claudius B. Pease.....	Somers.....	178.89
Allen Peck.....	Torrington.....	56.68
Cornelius W. Peck.....	Berlin.....	15.88
Amount forward.....		\$173,119.75

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$173,119.75
Joseph W. Peet,.....	Canaan,.....	56.58
James A. Penfield,.....	Bridgeport,.....	67.61
Nathan L. Penn,.....	Hartford,.....	2,680.04
Asa Perkins,.....	Groton,.....	627.88
Ruth S. Perkins,.....	Winchester,.....	14.56
William H. Perkins,.....	Waterbury,.....	229.92
Burr Perry,.....	Fairfield,.....	799.43
Sarah J. Perry,.....	New Haven,.....	299.85
Nancy A. Perry,.....	Westbrook,.....	444.69
Julia E. Phelps,.....	Winchester,.....	16.20
Daniel Phillips,.....	Hartford,.....	3,237.06
Almira D. Pickering,.....	Chatham,.....	14.08
Edward N. Pierce,.....	Farmington,.....	265.82
Linus B. Plimpton,.....	Hartford,.....	212.90
Eugenia H. Plummer,.....	Derby,.....	502.49
George Polson,.....	Berlin,.....	14.84
Josiah N. Pond,.....	Branford,.....	45.23
Sarah G. Pond,.....	Bristol,.....	16.66
Edwin Porter,.....	Rochester, N. Y.,.....	53.50
Garry G. Potter,.....	New Milford,.....	25.22
Sarah D. Potter,.....	Norwich,.....	137.00
Joseph A. Pratt,.....	Norwalk,.....	27.30
M. Josephine Pratt,.....	Old Saybrook,.....	87.93
Edwin W. Preble,.....	Stafford,.....	13.86
Josephine G. Prentice,.....	East Hartford,.....	47.00
Samuel A. Prentice,.....	Norwich,.....	14.79
Howard B. Purrington,.....	New Haven,.....	2.33
Thomas R. Pynchon,.....	Hartford,.....	381.80
Jonathan C. Randall,.....	Pomfret,.....	661.26
Sidney Reed,.....	Canaan,.....	31.60
Charles H. Reid,.....	Danbury,.....	764.30
John F. Reynolds,.....	Berlin,.....	128.36
Frank Rhind,.....	Bridgeport,.....	8.12
Ann Rice,.....	Hartford,.....	337.36
Lydia M. Richardson,.....	Bridgeport,.....	79.22
Sarah B. Ripley,.....	Pomfret,.....	24.22
George Robertson,.....	New Milford,.....	188.00
John A. Robinson,.....	New Haven,.....	47.87
Frederick H. Rackliffe,.....	New Britain,.....	26.04
Alfred P. Rockwell,.....	New Haven,.....	408.93
Amount forward,.....		\$186,161.60

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$186,161.60
Anthony A. Rockwell.....	New Haven.....	108.65
Paul Roessler.....	New Haven.....	20.28
Alden C. Rogers.....	Ellington.....	24.27
Jared S. Rogers.....	Montville.....	253.02
Solomon Rosenbluth.....	New Haven.....	164.13
William B. Rothschild.....	Hartford.....	315.07
Frederick C. Rowland.....	New Haven.....	56.57
Eliza Ruff.....	Norwalk.....	260.70
Elizabeth H. Russell.....	New York, N. Y.....	2,600.00
William L. Sailer.....	Bridgeport.....	7.92
Leveritt W. Saltonstall.....	Hartford.....	438.88
Henry Sanford.....	Bridgeport.....	25,637.82
Amelia Scobie.....	New Haven.....	48.36
Hiram Scofield.....	Westport.....	20.87
Sarah B. Scoville.....	Bridgeport.....	116.96
William R. Scoville.....	South Windsor.....	253.49
Charlotte Sheldon.....	Enfield.....	32.41
Cecelia S. Shepard.....	New London.....	635.67
Henry F. Shepard.....	Newton, Mass.....	187.50
Aaron B. Sherwood.....	Bridgeport.....	381.10
Catherine Sherwood.....	New Haven.....	98.47
Grace M. Sherwood.....	Bridgeport.....	62.13
Philo H. Skidmore, Jr.....	Bridgeport.....	780.28
Charles S. Siesel.....	New York, N. Y.....	77.40
Adelina Smith.....	Meriden.....	17.62
Ann S. Smith.....	Enfield.....	17.47
Edgar Smith.....	Haddam.....	3.53
Elwood H. Smith.....	New Haven.....	597.47
Fred. M. Smith.....	New Haven.....	89.23
Friend H. Smith.....	Derby.....	28.33
Harriet M. Smith.....	New London.....	425.75
Lucy C. Smith.....	Waterbury.....	14.14
Mabel P. Smith.....	Hartford.....	3.76
Ralph S. Smith.....	New London.....	112.20
Seymour Smith.....	Waterbury.....	252.46
Frank H. Snell.....	New Haven.....	13.35
A. E. Southworth.....	Haddam.....	211.25
Sarah J. G. Spencer.....	New York.....	450.00
Wells Spencer.....	Enfield.....	15.80
Samuel B. Sprague.....	Windham.....	1,090.89
Betsy G. Sperry.....	New Haven.....	2,090.41
Amount forward.....		\$224,177.21

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$224,177.21
Joseph C. Stevens,.....	Boston, Mass.,.....	371.25
William P. Stevens,.....	Windham,.....	37.00
Henry B. Stiles,.....	Bridgeport,.....	126.33
Almira C. St. John,.....	Sharon,.....	6.44
Sophia Stockbridge,.....	Hartford,.....	16.40
George E. Street,.....	Hartford,.....	173.16
Rial Strickland,.....	Enfield,.....	335.10
Ralph W. Storrs,.....	Mansfield,.....	219.38
William R. Storrs,.....	Scranton, Pa.,.....	15.59
William E. Sugden,.....	Hartford,.....	1,251.75
James T. Swift,.....	Sharon,.....	200.66
George Sykes,.....	Ellington,.....	14,720.00
William E. Symes,.....	Greenwich,.....	88.28
Henry E. Taintor,.....	Hartford,.....	321.29
Arthur W. Talcott,.....	White Plains, N. Y.,.....	35.00
Sarah Allen Talcott,.....	Hartford,.....	430.00
Edward C. Talmage,.....	Windsor,.....	465.87
Henry A. Taylor,.....	Milford,.....	957.23
Allen Tenney,.....	Norwich,.....	260.88
Mary A. Terry,.....	Hartford,.....	6,724.93
Cleveland S. Thompson,.....	New Haven,.....	44.73
Curtiss Thompson,.....	Bridgeport,.....	240.09
Howard W. Thompson,.....	New Haven,.....	82.00
Ellen Thompson,.....	Hartford,.....	51.26
William J. Thompson,.....	Hartford,.....	1,389.75
Dwight E. Todd,.....	Bethany,.....	242.27
Charles H. Townshend,.....	New Haven,.....	440.73
Edward H. Townsend,.....	New Haven,.....	642.36
Nancy L. Townsend,.....	Painted Post, N. Y.,.....	4.92
Charles S. Treadway,.....	Bristol,.....	1,972.92
E. Hayes Trowbridge,.....	New Haven,.....	53.20
Harriet C. Trowbridge,.....	Stamford,.....	566.40
Gurdon Trumbull,.....	Hartford,.....	149.41
Nathaniel Tryon,.....	Hartford,.....	427.42
Franklin B. Tuttle,.....	Naugatuck,.....	355.10
William Tyler,.....	Waterbury,.....	59.39
Henry H. Tyson,.....	Greenwich,.....	226.48
Frank Ulmer,.....	Norwich,.....	544.43
William Upson,.....	Berlin,.....	129.88
Lucius H. Utley,.....	Hartford,.....	37.05
Maria N. Vernon,.....	East Windsor,.....	99.38
Amount forward.....		\$258,692.92

GENERAL REVENUE—CONTINUED.

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$258,692.92
Lydia Vischer.....	Albany, N. Y.....	393.00
William Walker.....	Middletown.....	4.38
Donald J. Warner.....	Salisbury.....	348.79
James A. Watrous.....	Ridgefield.....	70.76
Sarah J. Webster.....	Derby.....	13.78
William E. Weld.....	Guilford.....	2.48
Benjamin S. Wells.....	Suffolk Co., N. Y.....	26.95
Eveline J. Wells.....	Hartford.....	153.12
Frederick Wells.....	Hartford.....	1,209.90
Levi S. Wells.....	Berlin.....	94.48
Nelson H. Wheeler.....	Groton.....	21.21
Joel M. Wheeler.....	Derby.....	19.19
Emma Worth White.....	Pomfret.....	1,233.06
Susan E. White.....	Litchfield.....	1,053.44
Chauncey B. Whitmore.....	Middletown.....	88.02
Edwin A. Whitmore.....	Middletown.....	49.08
William S. Whitney.....	Middletown.....	6.60
Almira C. C. Whittlesey.....	Canaan.....	6.58
Harriet B. Whitmore.....	Hartford.....	5,551.00
Henry Willcox.....	Middletown.....	82.63
William W. Wilcox.....	Middletown.....	1,215.64
Fanny A. Wilcox.....	Stonington.....	519.15
William Wilcox.....	Middletown.....	7,038.72
Mary E. Williams.....	Norwich.....	2,816.76
Ellen E. Williams.....	Cheshire.....	4.47
Thomas W. Williams.....	New London.....	691.09
Wareham H. Williams.....	Winchester.....	352.28
George R. Wilmot.....	Meriden.....	926.40
Albert Winchell.....	Gt. Barrington, Mass.....	46.64
Charlotte Winchester.....	New Haven.....	493.69
Charles N. Winslow.....	Meriden.....	38.87
Elizabeth A. Winslow.....	Meriden.....	88.13
Charles J. Winter.....	Hartford.....	90.61
John Woodford.....	Winchester.....	239.58
Charles R. Woodford.....	Middletown.....	346.58
J. Arnold Yerkley.....	Southington.....	76.99
Henry A. Young.....	Plainfield.....	10.00
Total.....		\$284,117.07

GENERAL REVENUE—CONTINUED.

TAX ON NON-RESIDENT STOCK.

Received from various Corporations by Corporation Stock	
Tax,.....	\$140,035.76

GENERAL REVENUE—CONTINUED.

AVAILS OF COURT—FINES, FORFEITURES, ETC., FROM STATE'S AND PROSECUTING ATTORNEYS AND OTHERS.

COUNTY.	Name.	Amount.	Total.
Hartford,....	Arthur F. Eggleston, State's Atty.,...	\$2,462.74	
"	Geo. A. Conant, Clk. Superior Court,	38.70	
"	M. H. Moyer, Clk. Com. Pleas Ct.,...	284.00	
"	H. A. Ross, Clk. City Ct., Htfd.,....	25.00	
New Haven,.	Wm. H. Williams, State's Atty.,....	3,539.96	
"	John H. Kellogg, Asst. State's Atty.	1,779.40	
"	R. J. Woodruff, Prosecuting Atty.,...	2,775.98	
"	A. P. Bradstreet, Prosecuting Atty.,		
"	District Court, Waterbury,.....	1,841.20	
"	E. A. Anketell, Clk. Superior Ct.,...	385.37	
"	S. J. Marsh, Asst. Clk. Sup. Ct.,....	155.04	
"	F. L. Averill, Clk. Common Pleas Ct.	1,879.17	
"	L. F. Root, Clerk District Court,		
"	Waterbury,.....	221.00	
"	E. L. Isbell, Clk. Cty. Ct. N. Haven.,	75.00	
New London,.	Solomon Lucas, State's Attorney,...	1,237.19	
"	H. A. Hull, Prosecuting Attorney,...	1,990.27	
"	John C. Averill, Clk. Superior Ct.,...	563.07	
"	John C. Averill, Clk. Com. Pleas Ct.,	287.16	
Fairfield,....	Samuel Fessenden, State's Attorney	9,118.54	
"	Michael Kenealy, Prosecuting Atty.	3,714.44	
"	W. F. Haviland, Clk. Com. Pleas Ct.,	450.26	
Windham,...	Charles E. Searles, State's Attorney,...	2,056.80	
"	E. M. Warner, Clk. Superior Court,...	15.55	
Litchfield,...	Donald T. Warner, State's Attorney	770.40	
"	D. C. Kilbourn, Clk. Superior Court,...	28.51	
"	W. F. Dowd, Clk. Com. Pleas Court,...	61.00	
Middlesex,...	Frank D. Haines, State's Attorney,...	128.42	
"	C. G. R. Vinal, Clk. Superior Court,	62.50	
Tolland,.....	Charles Phelps, State's Attorney,...	134.37	\$36,081.04

AVAILS OF COURTS—CLERK'S FEES.

COUNTY.	Court.	Clerk.		
Hartford,...	Superior,.....	Geo. A. Conant,...	\$7,277.68	
New Haven,.	"	E. A. Anketell,...	7,790.45	
"	Wby.....	S. J. Marsh,.....	1,504.06	
New London	"	John C. Averill,...	2,535.00	
Fairfield,....	"	Wm. R. Shelton,...	6,953.72	
Windham,...	"	E. M. Warner,....	1,371.00	
Litchfield,...	"	D. C. Kilbourn,...	1,240.75	
Middlesex,...	"	C. G. R. Vinal,...	1,347.35	
Tolland,.....	"	L. T. Tingier,....	542.00	\$30,562.01
Total,.....	.....	.....	.....	\$66,643.05

GENERAL REVENUE—CONTINUED.

CHARTER FEES ON CAPITAL STOCK.

	Fees, \$1.00 per Thousand.
Litchfield Electric Light & Power Co.,.....	\$50.00
New Departure Manufacturing Co.,.....	300.00
The Consolidated Railway Co.,.....	9,950.00
The Hart & Cooley Co.,.....	50.00
The New York, New Haven & Hartford R. R. Co.,.....	25,359.00
The New England Navigation Co.,.....	3,100.00
P. & F. Corbin,.....	1,250.00
Middlesex Quarry Co.,.....	100.00
The A. H. & C. B. Alling Co.,.....	300.00
The C. B. Alling Realty Co.,.....	150.00
The Sterling Power Co.,.....	50.00
J. H. Sessions & Son,.....	200.00
The Shore Line Electric Railway Co.,.....	200.00
The Bond and Mortgage Guarantee Co. of Connecticut,.....	100.00
The Norwich Compressed Air Power Co.,.....	500.00
The Commercial Manufacturing Co.,.....	100.00
The Northern Connecticut Power Co.,.....	100.00
The North Haven Gas and Power Co.,.....	100.00
The Pequabuck Water Co.,.....	50.00
The Eaton Cole & Burnham Co.,.....	100.00
The Norwich, Jewett City & Voluntown Street Ry. Co.,...	700.00
The Rocky River Power Co.,.....	50.00
The John Winthrop Trust Co.,.....	50.00
The Hardware City Trust Co.,.....	100.00
The Federal Trust Co.,.....	200.00
The Standard Fire Insurance Co.,.....	100.00
The Somers Water Co.,.....	50.00
The Burns Co.,.....	50.00
The Winsted Trust Co.,.....	50.00
The Lawyer's Title Insurance Co.,.....	50.00
The Hartford, Middletown & New Haven R. R. Co.,.....	50.00
The New Canaan Street Railway Co.,.....	50.00
The New Hartford Village Water Co.,.....	50.00
The Willimantic & Stafford Springs Railway Co.,.....	700.00
The Lebanon Street Railway Co.,.....	50.00
The Damascus Railway Co.,.....	50.00
The Uncas Power Co.,.....	50.00
The Thomaston Tramway Co.,.....	100.00
The Hartford & Springfield Street Railway Co.,.....	200.00
The Broad Brook, Rockville & East Windsor St. Ry. Co.,...	75.00
The Westport Water Co.,.....	75.00
The New England Engineering Co.,.....	120.00
The Seymour Trust Co.,.....	20.00
	\$45,099.00
Preliminary fees and engrossing fees on Bills and Resolu- tions "Affecting private interests only".....	3,715.00
Total,.....	\$48,814.00

GENERAL REVENUE—CONTINUED.

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location of Office.	No. Miles of Wire at 25 cents per Mile.	No. Transmitters at 70 cents each.	Total Tax.
American Tel. & Tel. Co.,	New York, ..	15,620.00	19	\$3,918.30
Connecticut Telegraph Co.	New Haven,	483.00		120.75
E. Haven Tel. & Elec. Co.,	East Haven,.		62	43.40
Farmington Valley Tel. Co.,	New Britain,		179	125.30
New England Tel. Co.,...	New York,...	1,565.00		391.25
Postal Tel. & Cable Co.,...	New York, ..	4,035.00		1,008.75
So. New England Tel. Co.,	New Haven,.		29,649	20,649.30
Waterbury Auto. Tel. Co.,	Waterbury,.		182	127.40
Western Union Tel. Co.,...	New York,...	16,320.16		4,080.04
Total,.....				\$30,464.49

TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location of Office.	Receipts.	Tax of 5 per cent.
Adams Express Company,.....	Boston,.....	\$255,688.95	\$12,784.45
American Express Company,...	New York,..	6,740.36	337.02
Total,.....			\$13,121.47

GENERAL REVENUE—CONTINUED.
CORPORATION CAPITAL FEE.

Name of Corporation.	Amount of fee.
Ammonine Manufacturing Co.,.....	\$25.00
Law Automobile Corporation,.....	25.00
Hartford Real Estate Improvement Co.,.....	50.00
Empire Club of New Haven,.....	10.00
Hamilton Club,.....	10.00
North End Social Club,.....	10.00
South Windsor Tobacco Co.,.....	25.00
Connecticut Gensing Co.,.....	25.00
American Ferrofix Bronzing Co.,.....	250.00
Supreme Lodge of the Order of Raspberries,.....	10.00
Russian Orthodox, Greek Catholic, Three Saints' Church,...	10.00
Bridgeport Elastic Fabric Co.,.....	25.00
Williams & Goldenblum Co.,.....	25.00
New Haven Fruit Distilling Co.,.....	25.00
Italian Protection Society No. 2,.....	10.00
Lithuanian Citizens' Political Club,.....	10.00
Graduate Nurses Association of Connecticut,.....	10.00
Connecticut Pie Co.,.....	25.00
J. B. Klein Company,.....	25.00
Reed Electrical Co.,.....	25.00
Hawes VonGal Hat Forming Co.,.....	25.00
Purdy Drug Co.,.....	25.00
Monarch Woolen Mills, Incorporated,.....	40.00
Ætna Purchase & Investment Co., Incorporated,.....	25.00
Goodwin Drug Co.,.....	25.00
Busy Store Co. of Connecticut,.....	25.00
Empire Manufacturing Co.,.....	27.50
Bristol Specialty Co.,.....	25.00
Waterbury Crucible Co.,.....	25.00
Russian Citizens' Club,.....	10.00
Frank Goetz Bakery Co.,.....	25.00
Keller & Bullard Co., Incorporated,.....	25.00
Connecticut Marble & Tile Co.,.....	25.00
Gentlemen's Social Club,.....	10.00
Waterbury Hebrew School,.....	10.00
Bridgeport Malleable Iron Co.,.....	1,900.00
American Advertising Co.,.....	25.00
South Manchester Joint Trading Co., Incorporated,.....	25.00
Sovering Trading Co.,.....	25.00
Beach, Clarridge Corporation,.....	100.00
New Haven Rubber Works, Incorporated,.....	25.00
Morse-Patterson Lumber Co.,....	25.00
Russell Collapsing Tap Co.,.....	25.00
H. L. Hemmingway Co.,.....	25.00
W. S. Lewis Co.,.....	25.00
Glasner Furnishing Co.,.....	25.00

Amount forward,.....

\$3,202.50

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GENERAL REVENUE—CONTINUED. CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward.....	\$3,202.50
Center Ecclesiastical Society.....	10.00
Helmschmidt Manufacturing Co.....	25.00
E. A. Mallory & Sons, Incorporated.....	225.00
Norfolk Realty Co.....	25.00
Kenilworth Club.....	10.00
Colonial Tank Line Co., Incorporated.....	25.00
Independent Rifle Co., Incorporated.....	25.00
Hartford Optical Manufacturing Co.....	50.00
Puritan Specialty Co.....	25.00
Maples & Goldschmidt Co.....	25.00
International Mercantile Co.....	25.00
Wilcox Old People's Home.....	10.00
New Haven Junk Peddlers' Association.....	10.00
Porto Rico Securities Co.....	25.00
Hazard Lead Works, Incorporated.....	25.00
Scandinavian Mission of Bridgeport.....	10.00
Taro Food Co., Incorporated.....	27.00
R. & C. Indicator Co.....	25.00
Connecticut Securities Co.....	25.00
American Motive Power Co.....	50.00
Pure Water Co.....	25.00
A. D. McIntyre Dry Goods Co.....	25.00
Bridgewater Library Association.....	10.00
Central Club of Waterbury.....	10.00
Pond River Poultry Co.....	25.00
Arnold Rudd Co.....	25.00
Greenleaf Social Club.....	10.00
New Haven Exploration Co.....	25.00
Linus T. Fenn Co.....	50.00
W. S. Burr Manufacturing Co.....	250.00
Connecticut Travelers Mutual Accident Association.....	10.00
Interstate Construction Co.....	25.00
Willimantic Printing Co.....	25.00
Ansonia Smelting & Metal Co., Incorporated.....	25.00
Broadway Social Club.....	10.00
Bridgeport Realty Co.....	50.00
Waterbury Clock Co.....	500.00
Engle & Moore Co.....	25.00
Cutler Mills Co.....	25.00
Pennsylvania Petroleum Co.....	350.00
H. A. Matthews Manufacturing Co.....	25.00
Berkshire Power Co.....	120.00
Covington Trust Association.....	10.00
Window Shade Co.....	25.00
Hemingway & Bartlett Silk Co.....	37.50
Amount forward.....	\$5,597.00

GENERAL REVENUE—CONTINUED.
CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$5,597.00
Burr Manufacturing & Supply Co.,.....	25.00
Hubbard Motor Co.,.....	50.00
New England Electrical Supply Co.,.....	25.00
Jennie Hamilton's Pharmacy, Incorporated,.....	25.00
Tokeneke Corporation,.....	25.00
C. T. McCue Company,.....	25.00
F. H. Lewis Company,.....	25.00
Six Per Cent Loan Co.,.....	25.00
Rivkin Kamp Rivkin Co.,.....	25.00
E. N. Pierce Company,.....	25.00
Rough Hat Co.,.....	25.00
J. E. Smith Company,.....	25.00
Pequot Worsted Co.,.....	25.00
Automatic Cigar Stores Co.,.....	25.00
New Britain Coöperative Building Co.,.....	25.00
Waterbury Business Men's Association, Incorporated,.....	10.00
Bridgeport By-products Co.,.....	37.50
Mianus Motor Works Co.,.....	50.00
Hotchkiss & Templeton Corporation,.....	25.00
New England Stool Co.,.....	25.00
Bias Narrow Fabric Co.,.....	25.00
Horton Manufacturing Co.,.....	25.00
West Indies Transportation Co.,.....	62.50
Kasam Co.,.....	500.00
Hartford Investment Corporation,.....	50.00
A. B. Clinton Company,.....	25.00
Coemo Brewing Co.,.....	50.00
Connecticut Feldspar Flint & Mica Co.,.....	25.00
American Serial Lock Co.,.....	50.00
Kuhnley Plumbing & Heating Co.,.....	25.00
New London Bar Association,.....	10.00
San Cristobal Sugar Co.,.....	98.50
American-Korean Mining Co.,.....	500.00
Geometric Tool Co.,.....	50.00
Manchester Base Ball Co.,.....	25.00
Perkins Corporation,.....	25.00
Rathbone Publishing Co.,.....	25.00
Merchants' Silk Co.,.....	100.00
Cheaney Chemical Co., Incorporated,.....	25.00.
Simplicities Auto Co., Incorporated,.....	25.00
Elmore Manufacturing Co.,.....	25.00
Real Estate Exchange, Incorporated,.....	25.00
A. Ochner & Sons Co.,.....	25.00
Litchfield County Publishing Co., Incorporated,.....	25.00
Milburn Cancer Cure Co.,.....	25.00
Amount forward,.....	\$7,990.50

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GENERAL REVENUE—CONTINUED. CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$7,990.50
Smith & Winchester Co.,.....	\$25.00
Norwich Baseball Co.,.....	25.00
International Union Market Co.,.....	25.00
Anglers' Co. of Hartford,.....	25.00
Waterbury Electric Co., Incorporated,.....	25.00
Miller Motor Car Supply Co.,.....	25.00
Automatic Electric Twine Switch Co., Incorporated,.....	25.00
Park Brick Co.,.....	25.00
National Lithuanian Catholic Cemetery Co.,.....	25.00
Puritan Manufacturing Co., Incorporated,.....	25.00
Pratt Coal Co.,.....	25.00
Crown Paper Box Co., Incorporated,.....	25.00
Lippold & Waltz Brewing Co.,.....	25.00
Russian Orthodox Brotherhood of St. Nicholas,.....	10.00
Morewood Realty Co.,.....	50.00
Karrmann Richardson Manufacturing Co.,.....	25.00
College Coöperative Corporation,.....	25.00
Ladies' Aid Society of the First Congregational Church, Stamford,.....	10.00
Sterling Manufacturing Co.,.....	25.00
Arnold Coal Co.,.....	25.00
Societa Sant Andrew di Mutuo Soccorso of New Haven,...	10.00
Smith-Worthington Co.,.....	175.00
Lafayette Club,.....	10.00
Hitchcock Gas Engine Co.,.....	25.00
Seamless Rubber Co.,.....	25.00
Goodwin Cork Co.,.....	25.00
Simplex Manufacturing Co.,.....	50.00
Children's Home Association,.....	10.00
Woodbury Club,.....	10.00
Lane Shoe Manufacturing Co.,.....	25.00
H. B. Brown Co.,.....	25.00
Bridgeport Steeplechase Co.,.....	125.00
Trumbull Electric Manufacturing Co.,.....	40.50
Meriden Fire Arms Co.,.....	62.50
Norwalk Amusement Co.,.....	10.00
Kettle Stitch Sewing Machine Co.,.....	25.00
Standard Cloth Co.,.....	50.00
Mannerchoir Hall Corporation,.....	10.00
Connecticut Box Co.,.....	25.00
Manchester Coöperative Co.,.....	25.00
Baker Electric Co.,.....	25.00
Vehicle Specialty Co.,.....	25.00
South Norwalk Club Co.,.....	25.00
Chelsea Social Club,.....	10.00
Fraternal Order of Eagles, New Haven Aerie, No. 242,....	10.00

Amount forward,.....	\$9,343.50
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GENERAL REVENUE—CONTINUED.
CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward.....	\$9,343.50
New Haven Automobile Corporation.....	25.00
Hartford Market Co.,.....	25.00
Capitol City Auto, Hack & Livery Co.,.....	25.00
Senaca Club,.....	10.00
Keller & Bullard Co.,.....	25.00
Day Estate Corporation,.....	50.00
New England Stone Co.,.....	25.00
New Haven Theatre Co.,.....	25.00
New England Whaling Co.,.....	25.00
Bantam Anti-Friction Co.,.....	25.00
Frisbie Pill Co.,.....	25.00
New England Stock & Grain Co.,.....	25.00
Pebbledale Cement Co.,.....	25.00
Societa Provincia d'Avellino Mutuo Soccorso,.....	10.00
Kirk & Co., Incorporated,.....	25.00
W. C. Pickens Co.,.....	25.00
Howe Co., Incorporated,.....	50.00
Herald News Co., Incorporated,.....	25.00
P. Garvan, Incorporated,.....	75.00
Union Cutlery & Hardware Co.,.....	25.00
Hindle Pharmacy, Incorporated,.....	25.00
Connecticut Coal Co.,.....	25.00
Reliable Manufacturing Co., Incorporated,.....	25.00
Hartford Charcoal Co., Incorporated,.....	25.00
E. H. Towle Co.,.....	25.00
Bartram & Everts,.....	25.00
J. B. Williams Co.,.....	75.00
East Congregational Society,.....	10.00
H. C. Murray Co.,.....	30.00
Bridgeport Wire Goods Co.,.....	25.00
Henry & Wright Manufacturing Co.,.....	40.00
Hartford Cash Register Exchange Co.,.....	25.00
Meriden Ærie No. 720, Fraternal Order of Eagles,.....	10.00
Kingsbury Co.,.....	25.00
Goodwin Cork Corporation,.....	25.00
Bliss Heath Vacuum Pump Co.,.....	125.00
Tonawanda Club Association,.....	10.00
Fraternal Order of Eagles, Derby Ærie No. 662,.....	10.00
Lithuanian Baking Co.,.....	25.00
Noera Manufacturing Co.,.....	25.00
West Haven Marine Railway & Dock Co.,.....	50.00
Descendants of Richard Risley,.....	10.00
Wessels Co., Incorporated,.....	25.00
Pequot Mill Co.,.....	25.00
Amount forward.....	\$10,633.50

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GENERAL REVENUE—CONTINUED. CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward.....	\$10,833.50
Broadway Bowling Club,.....	10.00
Benedict & Downs Co., Incorporated,.....	25.00
Journal Publishing Co.,.....	25.00
Hartford Directory Publishing Co.,.....	25.00
Vittorio Emanuel III,.....	10.00
Hartford Hygeia Ice Co.,.....	25.00
Frank Goetz Bakery Co.,.....	25.00
Hefumos Manufacturing Co.,.....	25.00
Jerrald & Townsend Manufacturing Co.,.....	25.00
Hinckley Specialty Co.,.....	25.00
Brown Baking Co.,.....	25.00
Rocky Top Inn Club,.....	10.00
Munson & Co.,.....	25.00
Stamford Realty Co.,.....	37.50
Lithuanian American Citizens' Club,.....	10.00
Pyle & Tomlinson Company,.....	30.00
Societa Operaia Italiana di Mutuo Soccorso di,.....	10.00
Harris Parker Co.,.....	25.00
Alling Rubber Co.,.....	25.00
Russia St. Arch. Michael Society of Torrington, Incorporated	10.00
Meriden Times Publishing Co.,.....	25.00
Brookfield Farm Squab Co.,.....	25.00
Progressive and Protective Assn., Incorporated,.....	25.00
Barnes Tool Co.,.....	25.00
Rector Light Co.,.....	25.00
Lees Manufacturing Co.,.....	50.00
Birch Mountain Club, Incorporated,.....	10.00
Busy Store Co. of Connecticut,.....	25.00
Allen-Beeman Co.,.....	25.00
Howard Ave. Coon Club, Incorporated,.....	10.00
Western Steel Co.,.....	25.00
Greenwich Cove Corporation,.....	25.00
Colchester Grain & Coal Co.,.....	25.00
East Haddam Fish and Game Club,.....	10.00
Empire Specialty Co., Incorporated,.....	25.00
Sterling Family Burial and Historic Association,.....	10.00
Michael Larsen Company,.....	25.00
Torrington Building Co.,.....	25.00
Pythian Building Corporation,.....	25.00
University Club of Bridgeport,.....	10.00
Societa St. Maria Madeline di Mutuo Soccorso of New Haven,	10.00
Potter-Foote Paper Co.,.....	25.00
Hartford Leather Goods Co.,.....	25.00
Societa Italiana Thompsonville di Mutuo Soccorso,.....	10.00
Connecticut Club of Bridgeport,.....	10.00
Amount forward,.....	\$11,591.00

GENERAL REVENUE—CONTINUED.
CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward.....	\$11,591.00
Economy Manufacturing Co.....	25.00
Cashin Card Glazed Paper Co.....	25.00
Farrow-Williams Co.....	25.00
Danbury Republican Club, Incorporated.....	10.00
American Realty Co.....	25.00
Green Land & Cattle Co.....	3,500.00
New York Lock Corporation.....	25.00
Stamford Club.....	10.00
Savin Rock Improvement & Fire Protection Co.....	10.00
James F. Gaffney & Co.....	25.00
Massanco Club, Incorporated.....	10.00
Binns-Fourdrinier Cylinder Co.....	75.00
Standard Paper Spool & Tube Co.....	75.00
Fernside Screen Works, Incorporated.....	25.00
Southmayd House, Incorporated.....	10.00
International Manufacturing Co.....	37.50
Young Men's Christian Association of Guilford, Incorporated	10.00
Motor & Accessories Manufacturers, Incorporated.....	10.00
Polish Society, St. Stanislaus B. M. No. 102, Polish Union of America.....	10.00
L. I. & F. I. Brick Co.....	25.00
Brooklawn Co.....	50.00
Ulmer Leather Co.....	75.00
Rock Hill Land & Dairy Co.....	125.00
Noank Fire Co. No. 1, Incorporated.....	10.00
F. C. Sturdevant Co.....	25.00
Barton, Knox & Hinckley, Incorporated.....	25.00
Challenge Cutlery Co.....	25.00
Waterbury Market Co.....	25.00
Earl Stevens Co.....	50.00
United States Steel Manufacturing Co.....	25.00
Brookside Squab Co.....	25.00
Brunswick School, Incorporated.....	25.00
Acme Supply Co.....	25.00
Biscuit and Cracker Manufacturing Co.....	25.00
Falcon Rubber Co.....	25.00
Daughters of The Holy Ghost of Hartford, Incorporated,..	10.00
Fajardo Development Co.....	75.00
Lovell Manufacturing Co.....	125.00
Shelton Trap Rock Co.....	25.00
Greenwich Medical Society.....	10.00
Brooks Corset Co.....	25.00
The Sperry Co.....	25.00
Universal Club, Incorporated.....	10.00
Enterprise Specialty Co.....	25.00
J. E. Fitzgerald Co.....	25.00
Amount forward.....	\$16,473.50

GENERAL REVENUE—CONTINUED.
CORPORATION CAPITAL TAX—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$16,473.50
Underwriters' Agency Co.,.....	25.00
Quinnipiack Spring Water Co.,.....	25.00
Harvey Hubbell, Incorporated,.....	50.00
Sandy Beach Association,.....	10.00
Automatic Tool Co.,.....	25.00
J. O. Clogson & Son, Incorporated,.....	25.00
C. S. Mersick & Co.,.....	250.00
Hungarian Reformed Church of Bridgeport and Vicinity,....	10.00
Matt H. Hewins' Billiard Room,.....	25.00
Uncas Specialty Company,.....	25.00
Epsilon Association, Incorporated,.....	10.00
F. W. Towne Co.,.....	25.00
Connecticut Flexible Plaster Co.,.....	25.00
Swedish Congregational Society, Incorporated,	10.00
Connecticut Safety Mantle & Light Co.,.....	50.00
Bryant Electric Co.,.....	1,187.50
Davis Merriam Co.,.....	25.00
Insurance Policy Holders' Mutual Protective Assn., Incorp.,	10.00
Winchester Purchasing Co.,.....	25.00
Totokett Manufacturing Co.,.....	100.00
Legal Gold Stamp Co.,.....	25.00
Valley Extract Co.,.....	25.00
Brass City Social Club, Incorporated,.....	10.00
Spa Company,.....	25.00
Floating Laboratory of Marine Biology of Trinity College, of Hartford, Connecticut,.....	10.00
Reynolds Patent Development Co.,.....	25.00
Bridgeport Lumber Co.,.....	25.00
Farmers' Fish and Game Club,.....	10.00
Judd-Andrews Hat Co.,.....	25.00
Beaver Lake Ice Co.,.....	25.00
Country Club of Danbury, Incorporated,.....	10.00
New Haven University Extension Centre,.....	10.00
Asher Mangle Co.,.....	25.00
Republican Publishing Co.,.....	25.00
Froehlichkert Singing Society, Incorporated,.....	10.00
Marconi Social Club,.....	10.00
Lakewood Club,.....	10.00
St. Elmo Corporation,	25.00
Springfield Rubber Tire Co.,.....	48.50
Sterling Blower & Pipe Manufacturing Corporation,.....	75.00
Ladies' Firemen's Auxiliary, No. 1, Incorporated,.....	10.00
Health Supply Co.,.....	25.00
U. S. A. Co.,.....	37.50
Totokene Corporation,.....	25.00
Amount forward,.....	\$18,962.00

GENERAL REVENUE—CONTINUED.
CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$18,962.00
H. B. Olmstead & Co.,.....	50.00
Old Saybrook Town Improvement Association,.....	10.00
Norman Manufacturing Co.,.....	25.00
Cowles Engineering Co.,.....	25.00
E. G. Whittlesey & Co., Incorporated,.....	25.00
San Cristobel Sugar Co.,.....	50.00
Wonder Churn Distributing Corporation,.....	25.00
Wachter Manufacturing Co.,.....	25.00
Doe & Griffin Hat Co.,.....	25.00
F. L. Wilson Co., Incorporated,.....	25.00
Norwich & New York Propeller Co.,.....	25.00
Best Ammunition Co.,.....	25.00
Canton Burying Ground Association,.....	10.00
F. & F. C. Booth Co.,.....	25.00
Standard Manufacturing Co.,.....	25.00
Berlin Bridge Co.,.....	25.00
Berlin Iron Bridge Co.,.....	25.00
Tariffville Lighting & Improvement Asso., Incorporated,...	10.00
Indian Park Camp Association,.....	25.00
City of Elms Foresters' Club of the City of New Haven,...	10.00
Lithuanian Republican Club, Incorporated,.....	10.00
Rival Pure Food Powder Co.,.....	25.00
Shovelands' Transportation Co.,.....	25.00
August Schnelzer Co.,.....	25.00
Workingmen's Singing Society, Incorporated,.....	10.00
New Haven Tobacco Co.,.....	25.00
Phoenix Brick Co.,.....	25.00
Silk Fibre Co.,.....	25.00
R. B. Botsford Co.,.....	25.00
American Artificial Stone Co.,.....	25.00
Alfred Fox Piano Co.,.....	25.00
Pierce & Ward Piano Co.,.....	25.00
International Union Market Co.,.....	25.00
Alabama Steel & Wire Corporation,.....	150.00
Lily Chemical Co.,.....	50.00
Daniel Keogh Coal Co.,.....	25.00
St. Lawrence Co.,.....	50.00
Conn. Electrical & Medical Institute, Incorporated,.....	25.00
Clark & Brainerd Co.,.....	25.00
Cullen & Atkinson Co.,.....	25.00
Stamford Garage, Incorporated,.....	25.00
Gilbert Transportation Co.,.....	250.00
Association of the Free Library and Reading Room of Rowayton, Incorporated,.....	10.00
Derby Specialty Manufacturing Co.,.....	25.00
Fuller Bugbee Co.,.....	25.00
Amount forward,.....	\$20,432.00

GENERAL REVENUE—CONTINUED.
CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$20,432.00
Connecticut Western Lime Co.,.....	25.00
American Ferrofix Brazing Co.,.....	37.50
McKee Medicine Co.,.....	25.00
Mayo Radiator Co.,.....	50.00
Universal Machine Screw Co.,.....	50.00
Amity Social Club, Incorporated,.....	10.00
Burn-Petereit Co.,.....	200.00
Society of Middletown Upper Hoses, Incorporated,.....	10.00
Gilbert & Bennett Manufacturing Co.,.....	125.00
E. Tucker's Sons Co.,.....	25.00
Torrington Printing Co.,.....	25.00
New England Cigar & Tobacco Co.,.....	25.00
Sanitary Plumbing & Heating Co.,.....	25.00
Perrat Memorial Library Association,.....	10.00
Brooks-Collins Company,.....	25.00
Tarramuggus Corporation,.....	25.00
Nettleton Manufacturing Co.,.....	25.00
Royal Knitting Mills, Incorporated,.....	25.00
Connecticut Computing Machine Co.,.....	300.00
Hawley Social & Athletic Club, Incorporated,.....	10.00
Kingsley Manufacturing Corporation,.....	25.00
Connecticut White Lime Co.,.....	25.00
Hubbell Shoe Co.,.....	25.00
H. J. La Palme Co.,.....	25.00
Mohawk Yacht Club,.....	10.00
Rogers' Telephone & Electrical Co.,.....	25.00
A. C. Stiles Metal Co.,.....	50.00
Harriman Motor Works, Incorporated,.....	25.00
Sperry & Treat Co.,.....	25.00
Italian Club,.....	10.00
Industrial & Manufacturing Co.,.....	25.00
Hull & Hawkins Co.,.....	25.00
Riley & Beckley Corporation,.....	25.00
Peck-Burkett Lumber Co.,.....	25.00
Wallingford Metal Co.,.....	75.00
Richards & Co.,.....	75.00
Meriden Landlords' & Taxpayers' Assn., Incorporated,.....	10.00
Indian Neck Land Co., Incorporated,.....	25.00
Colored American National Industrial Asso., Incorporated,.,	25.00
E. A. Buck Co.,.....	25.00
Progressive Manufacturing Co.,.....	50.00
Merchants' & Manufacturers' Protective Asso., Incomp.,.....	10.00
Middlesex Real Estate & Improvement Co., Incorporated,.,	25.00
F. Mansfield & Sons Co.,.....	100.00
Lowell House Association,.....	10.00
Amount forward,.....	\$22,259.50

GENERAL REVENUE—CONTINUED.

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of fee.
Amount forward,.....	\$22,259.50
Kelsey Press Co.,.....	37.50
Austin Manufacturing Co.,.....	25.00
Mad River Grange Agricultural Society, Incorporated,.....	10.00
Bridgeport Silverware Manufacturing Co.,.....	25.00
Coöperative Cigar Co.,.....	25.00
Century Company,.....	25.00
Merchants Interstate & Protective League, Incorporated,.....	10.00
Urban Realty Co.,.....	200.00
Connecticut House Wrecking Co.,.....	25.00
Holquin-Santiago Mine Co.,.....	300.00
Thomas Bennett Estate, Incorporated,.....	92.00
Gardiner & Hall Company,.....	25.00
Norwich Belt Manufacturing Co.,.....	50.00
Helena Light & Railway Co.,.....	750.00
Brown-Hubbell Corset Co.,.....	25.00
Archambault Company,.....	25.00
Miner Garage Co.,.....	25.00
Nichols Auto Transit Co.,.....	25.00
Amsterdam Corporation,.....	25.00
Central Market Co.,.....	25.00
German American Consolidated Mining Co.,.....	25.00
French Library Association,.....	10.00
American Rivet Co.,.....	25.00
Gamewell Auxiliary Fire Alarm Co., Incorporated,.....	25.00
Stevenson Dennison Co.,.....	25.00
Hartford Securities Co.,.....	50.00
Total,.....	\$24,169.00

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GENERAL REVENUE—CONTINUED.

MISCELLANEOUS RECEIPTS.

Wm. E. Seeley, Comptroller, repayment account deportation of alien,.....	\$12.43
Wm. E. Seeley, Comptroller, penalty from public road contractor,.....	\$75.00
A. W. Mitchell, Comptroller, rent from Capitol Ave. property	280.03
A. W. Mitchell, Comptroller, rent from Lafayette St. property	77.90
A. W. Mitchell, Comptroller, repayment account deportation of alien,.....	3.00
A. W. Mitchell, Comptroller, account cancelled insurance policies, "Round House" site,.....	30.15
A. W. Mitchell, Comptroller, sale grass, Ft. Griswold Tract Commission,.....	10.00
Wm. A. King, Att'y-Gen'l, penalty from New York Life Insurance Companies,.....	1,000.00
Geo. M. Cole, Adj. Gen'l, unexpended balance returned,	1.50
Geo. M. Cole, A. G. & A. Q. M. G., miscellaneous receipts,.....	818.11
Geo. M. Cole, A. G. & A. Q. M. G., unexpended balances returned,.....	4,248.14
Geo. M. Cole, A. G. & A. C. G., unexpended balance returned,.....	2,869.41
Chas. C. Godfrey, Surgeon Gen'l, unexpended balance returned,.....	36.88
John B. Noble, Dairy Commissioner, sale of signs,.....	20.40
Wm. H. Scoville, Commissioner, licenses for Employment Offices,.....	300.00
Fish & Game Commission, trout license,.....	5.00
Armory & Arsenal Commission, sale of houses on Broad St.,...	360.00
Armory Commission, unexpended balance returned,.....	111.65
Francis Stevenson, Supt., sale old material,.....	74.79
Wm. B. Sprague, Supt., sale old material,.....	106.54
Wm. B. Sprague, Supt., sale old material,.....	5.63
A. B. Beers, Treas., unexpended balance returned,.....	81.74
City of Bridgeport, assessment account of trolley riot of May, 1903,.....	3,054.48
International Banking Corporation, taxes as per Charter,....	949.62
Town of Greenwich, lease of Capt. Knapp's Island,.....	25.00
John H. Buck, Adm. Est. Warren A. Wright, repayment of funeral expenses,.....	35.00
Conscience Fund—"A Stranger,".....	631.00
Kirk Wilder Holmes, license for Asylum for Insane,.....	50.00
Arendale Sanitarium Co., renewal of license for Asylum for Insane,.....	50.00
S. J. Donohue, renewal of license for Asylum for Insane,...	50.00
Calista V. Luther, renewal of license for Asylum for Insane	25.00
Edwin Smith Vail, renewal of license for Asylum for Insane,	25.00
F. D. Ruland, renewal of license for Asylum for Insane,...	25.00
D. W. McFarland, M. D., renewal of license for Asylum for Insane,.....	25.00
H. M. Hitchcock, M. D., renewal of license for Asylum for Insane,.....	50.00
Total,.....	\$15,523.40

INVESTMENT TAX.

TABLE SHOWING RECEIPTS SINCE ENACTMENT OF TAX ON
NOTES, BONDS, ETC.

Fiscal Year ending	Rate.	Number of Notes, Etc.	Amount of Notes, Etc.	Tax.
1890.....	2 mills.	44,501	\$33,654,335.00	\$129,452.06
1891.....	"	30,061	24,792,509.04	80,524.47
1892.....	"	44,635	39,473,988.78	108,433.95
1893.....	"	16,863	12,418,673.91	33,991.48
1894.....	"	25,583	20,507,396.21	56,003.88
1895.....	"	23,719	16,533,543.90	56,861.83
1896.....	"	24,338	21,159,161.35	48,576.77
1897.....	"	14,496	14,580,981.57	44,543.84
1897.....	4 mills.	7,974	7,435,807.02	32,194.53
1898.....	"	21,910	20,637,643.59	87,177.19
1899.....	"	23,036	21,597,311.43	92,425.12
1900.....	"	22,923	22,040,831.08	93,399.01
1901.....	"	28,683	28,903,076.12	146,710.02
1902.....	"	32,837	34,429,938.50	147,641.88
1903.....	"	34,290	34,711,078.24	141,742.36
1904.....	"	31,669	34,115,831.51	142,005.33
1905.....	"	31,672	34,091,463.60	139,375.35

TAX ON STOCK—RECEIPTS.

NAME OF CORPORATION.		Location.	Amount of Tax.
Ansonia	National Bank,.....	Ansonia,.....	\$2,857.50
Bridgeport	" ".....	Bridgeport,.....	3,170.30
City	" ".....	Bridgeport,.....	3,178.00
Connecticut	" ".....	Bridgeport,.....	3,800.05
First	" ".....	Bridgeport,.....	3,990.00
Pequonnock	" ".....	Bridgeport,.....	2,513.80
Bristol	" ".....	Bristol,.....	1,510.00
Clinton	" ".....	Clinton,.....	732.50
Danbury	" ".....	Danbury,.....	1,725.00
City	" ".....	Danbury,.....	2,105.40
Windham Co.	" ".....	Danielson,.....	483.00
Deep River,	" ".....	Deep River,.....	1,554.96
Birmingham	" ".....	Derby,.....	4,280.00
National Bank of New England,...		East Haddam,.....	310.00
National Iron Bank,.....		Falls Village,.....	1,000.00
Guilford	National Bank,.....	Guilford,.....	250.00
Ætna	" ".....	Hartford,.....	9,971.77
American	" ".....	Hartford,.....	8,280.00
Charter Oak	" ".....	Hartford,.....	5,486.37
Farmers & Mechanics Nat'l Bank,		Hartford,.....	5,494.86
First	National Bank,.....	Hartford,.....	4,691.87
Hartford	" ".....	Hartford,.....	14,716.20
National Exchange Bank,.....		Hartford,.....	5,509.00
Phoenix	National Bank,.....	Hartford,.....	9,243.20
First	" ".....	Litchfield,.....	1,000.00
First	" ".....	Meriden,.....	3,106.42
Home	" ".....	Meriden,.....	4,241.00
Meriden	" ".....	Meriden,.....	1,771.05
Central,	" ".....	Middletown,...	1,197.00
First	" ".....	Middletown,.....	2,000.00
Middletown	" ".....	Middletown,.....	4,755.91
Middlesex Co.	" ".....	Middletown,...	1,305.50
Mystic River	" ".....	Mystic,.....	1,122.70
Naugatuck	" ".....	Naugatuck,.....	1,426.00
Mechanics'	" ".....	New Britain,.....	1,800.00
New Britain	" ".....	New Britain,.....	4,558.22
First	" ".....	New Canaan,.....	833.55
First	" ".....	New Haven,.....	3,341.62
Merchants'	" ".....	New Haven,.....	3,723.71
National New Haven Bank,.....		New Haven,.....	7,670.77
National Tradesmen's Bank,.....		New Haven,.....	3,848.50
New Haven Co. National Bank,.....		New Haven,.....	4,893.47
Second National Bank,.....		New Haven,.....	8,037.34
Amount forward,.....			\$157,486.54

TAX ON STOCK—RECEIPTS—CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax.
Amount forward.....		\$157,486.54
Yale National Bank.....	New Haven.....	5,034.18
National Bank of Commerce.....	New London.....	4,350.00
National Whaling Bank.....	New London.....	2,460.00
New London City National Bank,..	New London.....	1,136.00
First National Bank.....	New Milford.....	1,674.10
Central National Bank.....	Norwalk.....	873.25
Fairfield County National Bank,..	Norwalk.....	1,397.80
National Bank of Norwalk.....	Norwalk.....	2,360.45
First National Bank.....	Norwich.....	1,849.46
Merchants " ".....	Norwich.....	919.60
Thames " ".....	Norwich.....	14,580.00
Uncas " ".....	Norwich.....	845.50
First " ".....	Portland.....	960.40
First " ".....	Putnam.....	1,695.00
First " ".....	Ridgefield.....	250.00
First " ".....	Rockville.....	2,100.00
Rockville " ".....	Rockville.....	1,501.49
Valley " ".....	Seymour.....	450.00
Southington " ".....	Southington.....	932.50
City " ".....	South Norwalk.....	1,824.50
First " ".....	Stafford Springs.....	418.75
First " ".....	Stamford.....	3,646.90
Stamford " ".....	Stamford.....	2,923.26
First " ".....	Stonington.....	2,196.05
First " ".....	Suffield.....	1,550.00
Thomaston " ".....	Thomaston.....	500.00
Torrington " ".....	Torrington.....	655.00
Brooks " ".....	Torrington.....	1,075.00
First " ".....	Wallingford.....	1,356.65
Citizens " ".....	Waterbury.....	3,900.00
Fourth " ".....	Waterbury.....	1,197.64
Manufacturers " ".....	Waterbury.....	1,200.00
Waterbury, " ".....	Waterbury.....	6,217.50
First " ".....	Westport.....	1,043.00
Windham " ".....	Willimantic.....	910.00
First " ".....	Winsted.....	1,050.00
Hurlbut " ".....	Winsted.....	2,607.50
Amount forward.....		\$237,128.02

TAX ON STOCK—RECEIPTS—CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax.
Amount forward,		\$237,128.02
Saybrook Bank,	Essex,	1,445.00
City Bank of Hartford,	Hartford,	3,520.00
State Bank,	Hartford,	3,732.32
United States Bank,	Hartford,	4,000.00
Union Bank,	New London,	2,885.76
Bridgeport Trust Company,	Bridgeport,	59.17
Canton Trust Company,	Collinsville,	221.10
Citizens Trust Company,	New Haven,	50.00
Colonial Trust Company,	Waterbury,	3,682.50
Columbia Trust Company,	Middletown,	500.00
Conn. Trust & Safe Deposit Co.,	Hartford,	6,450.00
Eastern Banking Company,	Hartford,	46.53
Equitable Trust Company,	New London,	150.00
Fidelity Company,	Hartford,	675.00
Fidelity Title & Trust Co.,	Stamford,	1,000.00
Greenwich Tr'st Loan & Deposit Co.,	Greenwich,	972.00
Hartford Trust Co.,	Hartford,	1,322.00
Hartford Exchange,	Hartford,	60.00
Home Trust Company,	Derby,	254.93
Holland Guarantee Co.,	Bridgeport,	100.00
The Jackson Company,	Middletown,	54.00
Meriden Trust & Safe Deposit Co.,	Meriden,	500.00
Middlesex Banking Company,	Middletown,	992.00
New England Mortg. Security Co.,	Brooklyn,	1,000.00
New Britain Trust Company,	New Britain,	6.65
New Haven Banking Co.,	New Haven,	30.00
New Haven Trust Company,	New Haven,	1,000.00
Security Company,	Hartford,	2,600.00
Stamford Trust Company,	Stamford,	2,950.59
South Norwalk Trust Company,	South Norwalk,	428.87
Southport Trust Co.,	Southport,	138.00
Thames Loan & Trust Company,	Norwich,	1,050.00
Thompsonville Trust Company,	Thompsonville,	218.70
Union Trust Company,	New Haven,	1,138.70
Watson Trust Co.,	Bridgeport,	150.00
Middletown & Portland Bridge Co.,	Middletown,	683.85
Suffield & Thompsonville Bridge Co.,	Thompsonville,	150.00
Amount forward,		\$280,345.69

TAX ON STOCK—RECEIPTS—CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax.
Amount forward,.....		\$280,345.69
Aetna Insurance Co.,.....	Hartford,.....	108,475.92
Aetna Life Insurance Co.,.....	Hartford,.....	65,896.37
Aetna Indemnity Co.,.....	Hartford,.....	6,030.15
Connecticut General Life Ins. Co.,...	Hartford,.....	2,700.00
Connecticut Fire Insurance Co.,....	Hartford,.....	24,465.29
Hartford Life Insurance Co.,.....	Hartford,.....	2,536.71
Hartford Steam Boiler Ins. & Ins. Co.	Hartford,.....	17,000.00
Hartford Fire Insurance Co.,.....	Hartford,.....	73,099.40
National Insurance Co.,.....	Hartford,.....	24,936.98
Orient Insurance Co.,.....	Hartford,.....	9,960.80
Phoenix Insurance Co.,.....	Hartford,.....	39,857.60
Security Insurance Co.,.....	New Haven,.....	3,863.80
Travelers' Insurance Co.,.....	Hartford,.....	58,918.04
Total,.....	.....	\$718,086.75

TAX ON STOCKS—PAYMENTS.

WARRANTS FOR LOSS OF DIVIDENDS.

First Ecclesiastical Society, Andover,.....	\$7.00
East Avon Ecclesiastical Society, Avon,.....	17.00
Christ Church, Bethlehem,.....	38.22
First Congregational Society, Bridgeport,.....	19.02
First Ecclesiastical Society, Black Rock,.....	36.74
First Ecclesiastical Society, Bridgewater,.....	5.36
First Ecclesiastical Society, Brooklyn,.....	24.15
Chaplin Ecclesiastical Society, Chaplin,.....	6.76
Parish of Christ Church, Chatham,.....	5.42
Clinton Baptist Church, Clinton,.....	16.25
Day School Fund, Colchester,.....	8.00
Hale Donation Fund, Coventry,.....	32.99
Second Ecclesiastical Society Coventry,.....	49.50
First Ecclesiastical Society, Derby,.....	79.89
First Ecclesiastical Society, Durham,.....	9.70
First Church of Christ, East Haddam,.....	6.50
First Ecclesiastical Society, East Haddam,.....	70.93
Southport Congregational Church, Fairfield,.....	3.00
First Ecclesiastical Society, Franklin,.....	21.24
First Church of Christ, Glastonbury,.....	13.00
First Ecclesiastical Society, Goshen,.....	7.00
Goshen Academy, Goshen,.....	12.44
First Church, Guilford,.....	10.80
First Ecclesiastical Society, Guilford,.....	20.00
First Baptist Church, Groton,.....	5.00
First Ecclesiastical Society, Groton,.....	7.61
American School at Hartford for the Deaf,.....	310.77
Charitable Society in Hartford,.....	113.00
City Missionary Society, Hartford,.....	48.35
Connecticut School Fund,.....	1,107.15
Directors' Missionary Society of Connecticut, Hartford,.....	220.91
Farmington Ave. Congregational Society, Hart- ford,.....	46.10
First Church of Hartford, Hartford,.....	46.10
First Ecclesiastical Society, Hartford,.....	141.02
Hartford Grammar School,.....	39.73
Hartford Hospital,.....	433.64
Hartford Orphan Asylum,.....	355.24
Hartford Theological Seminary,.....	1,352.93
Larrabee Fund, Hartford,.....	11.00
Niles Charity Fund, Hartford,.....	292.89
Society for the Increase of the Ministry, Hartford,.	150.00
Talcott St. Congregational Society, Hartford,....	89.46

Amount forward,..... \$5,291.81

TAX ON STOCKS—PAYMENTS—CONTINUED.

WARRANTS PAID FOR LOSS OF DIVIDENDS.

Amount forward,.....	\$5,291.81
Trinity College Corporation, Hartford,.....	355.23
Trustees of Donations and Bequests for Church Purposes, Hartford,.....	389.20
Watkinson Juvenile Asylum and Farm School, Hartford,.....	269.22
Widows' Society of Hartford,.....	135.57
Parish of St. Peter's Church, Hebron,.....	23.10
First Ecclesiastical Society, Madison,.....	22.85
Ministerial Fund, Madison,.....	36.00
Washburn Cemetery Fund, Madison,.....	23.10
Society of the Church of the Holy Trinity, Mid- dletown,.....	6.00
Trustees St. Luke's Home, Middletown,.....	20.25
Trustees Berkley Divinity School, Middletown,...	87.64
St. Peter's Church, Monroe,.....	35.84
Connecticut Baptist Convention, New Britain,...	24.00
Ecclesiastical Society, Newington,.....	31.47
General Hospital Society, New Haven,.....	368.00
Missionary Society of the Diocese of Connecticut, New Haven,.....	34.53
New Haven Orphan Asylum, New Haven,.....	360.75
Parish of Christ Church, New Haven,.....	6.60
Trustees of Home for Destitute and Aged Women, New Haven,.....	16.50
Yale University, New Haven,.....	550.10
First Ecclesiastical Society, New Milford,.....	39.70
Congregational Society, Northford, North Bran- ford,.....	4.00
First Ecclesiastical Society, Plainfield,.....	23.92
First Congregational Society, Plymouth,.....	44.89
Parish St. Peter's Church, Plymouth,.....	9.95
Plymouth Library Association, Plymouth,.....	11.90
Day-Kimball Hospital, Putnam,.....	40.00
First Baptist Church, Putnam,.....	5.00
Ecclesiastical Society, Ridgebury, Ridgefield,...	12.80
First Congregational Church, Deep River, Say- brook,.....	10.00
Congregational Society, Southington,.....	9.00
Torrington Library, Torrington,.....	18.65
Congregational Society, Trumbull,.....	5.28
Parish Christ Church, Tashua, Trumbull,.....	3.81
Christ Church Parish, Watertown,.....	.80
Evergreen Cemetery Association, Watertown,....	8.00
First Ecclesiastical Society, Watertown,.....	15.54
Christ Church Parish, Westport,.....	10.00
Green's Farms Consociated Society, Westport,...	62.00
Saugatuck Congregational Society, Westport,....	5.00

Amount forward,..... \$8,428.00

TAX ON STOCKS—PAYMENTS—CONTINUED.

WARRANTS PAID FOR LOSS OF DIVIDENDS.

Amount forward,.....	\$8,428.00
Staples High School, Westport,.....	88.00
First Ecclesiastical Society, Wethersfield,.....	44.04
First School Society, Wethersfield,.....	10.76
First Ecclesiastical Society, Wilton,.....	10.00
Wilton Presbyterian Society, Wilton,.....	45.00
Beardsley Library, Winchester,.....	43.21
Gilbert School, Winchester,.....	152.64
First Ecclesiastical Society, Windham,.....	10.00
First Ecclesiastical Society, Woodbury,.....	28.33
East Woodstock Congregational Society, Woodstock,.....	8.00
First Congregational Church Society, Woodstock,.....	10.00
First Ecclesiastical Society, Woodstock,.....	4.00
Proprietors Woodstock Academy, Woodstock,....	25.00

 \$8,906.98

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Town of Andover,.....	\$583.98
City of Ansonia,.....	3,304.45
Town of Ashford,.....	517.50
Avon,.....	954.27
Barkhamsted,.....	55.58
Beacon Falls,.....	9.00
Berlin,.....	1,827.72
Bethany,.....	181.97
Bethel,.....	11.03
Bethlehem,.....	110.80
Bloomfield,.....	613.78
Bolton,.....	85.42
Bozrah,.....	75.83
Branford,.....	1,186.02
City of Bridgeport,.....	18,310.36
Town of Bridgewater,.....	467.50
Bristol,.....	6,674.17
Brookfield,.....	277.97
Brooklyn,.....	1,026.51
Burlington,.....	43.68
Canaan,.....	1,058.34
Canterbury,.....	110.34
Canton,.....	894.03
Chaplin,.....	223.48

 Amounts forward,..... \$38,603.73 \$8,906.98

TAX ON STOCKS—PAYMENTS—CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,	\$38,603.73	\$8,906.98
Town of Chatham,.....	59.31	
Cheshire,.....	584.65	
Chester,.....	614.20	
Clinton,.....	1,362.43	
Colchester,	329.08	
Colebrook,.....	41.15	
Columbia,.....	22.61	
Cornwall,.....	235.00	
Coventry,.....	374.97	
Cromwell,.....	849.99	
Danbury,.....	2,546.48	
Darien,.....	284.55	
City of Derby,.....	2,804.00	
Town of Durham,.....	192.98	
Eastford,.....	32.04	
East Granby,.....	227.73	
East Haddam,.....	3,593.41	
East Hartford,.....	2,493.33	
East Haven,.....	129.93	
East Lyme,.....	139.89	
Easton,.....	194.69	
East Windsor,.....	964.58	
Ellington,.....	895.00	
Enfield,.....	3,553.91	
Essex,.....	1,255.80	
Fairfield,.....	1,236.91	
Farmington,.....	4,713.56	
Franklin,.....	87.33	
Glastonbury,.....	1,215.52	
Goshen,.....	1,169.03	
Granby,.....	344.94	
Greenwich,.....	1,083.43	
Griswold,.....	1,352.12	
Groton,.....	3,319.75	
Guilford,.....	834.59	
Haddam,.....	389.29	
Hamden,.....	68.18	
Hampton,.....	47.55	
City of Hartford,.....	248,325.01	
Town of Hartland,.....	12.47	
Amounts forward,.....	\$326,585.12	\$8,906.98

TAX ON STOCKS—PAYMENTS—CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$326,585.12	\$8,906.98
Town of Harwinton,.....	13.49	
Hebron,.....	121.84	
Huntington,.....	720.81	
Kent,.....	70.37	
Killingly,.....	530.20	
Killingworth,.....	.98	
Lebanon,.....	599.65	
Ledyard,.....	258.70	
Lisbon,.....	199.41	
Litchfield,.....	2,529.00	
Lyme,.....	280.40	
Madison,.....	472.60	
Manchester,.....	5,235.40	
Mansfield,.....	111.86	
Marlborough,.....	24.41	
Meriden,.....	6,866.79	
Middlebury,.....	116.90	
Middlefield,.....	147.34	
Middletown,.....	10,758.99	
Milford,.....	810.81	
Monroe,.....	349.40	
Montville,.....	303.83	
Morris,.....	12.37	
Borough of Naugatuck,.....	2,751.57	
Town of New Britain,.....	7,088.54	
New Canaan,.....	948.78	
New Fairfield,.....	98.76	
New Hartford,.....	140.03	
City of New Haven,.....	38,025.06	
Town of Newington,.....	431.19	
City of New London,.....	8,998.03	
Town of New Milford,.....	2,070.60	
Newtown,.....	1,169.19	
Norfolk,.....	1,515.78	
North Branford,.....	122.18	
North Canaan,.....	278.20	
North Haven,.....	305.50	
North Stonington,.....	274.07	
Norwalk,.....	5,356.53	
Norwich,.....	10,376.99	
Amounts forward,.....	\$437,071.67	\$8,906.98

TAX ON STOCKS—PAYMENTS—CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward,.....	\$437,071.67	\$8,906.98
Town of Old Lyme,.....	377.16	
Old Saybrook,.....	264.27	
Orange,.....	478.84	
Oxford,.....	103.38	
Plainfield,.....	1,059.71	
Plainville,.....	128.22	
Plymouth,.....	394.82	
Pomfret,.....	197.15	
Portland,.....	2,001.09	
Preston,.....	80.16	
Prospect,.....	65.08	
Putnam,.....	1,340.21	
Redding,.....	129.08	
Ridgefield,.....	545.93	
Rocky Hill,.....	189.47	
Roxbury,.....	215.15	
Salem,.....	38.25	
Salisbury,.....	811.96	
Saybrook,.....	1,096.27	
Scotland,.....	145.96	
Seymour,.....	628.34	
Sharon,.....	143.89	
Sherman,.....	179.52	
Simsbury,.....	4,671.61	
Somers,.....	1,529.80	
Southbury,.....	413.32	
Southington,.....	2,886.58	
South Windsor,.....	2,252.29	
Sprague,.....	112.91	
Stafford,.....	1,662.30	
Stamford,.....	10,420.93	
Sterling,.....	.85	
Stonington,.....	2,995.28	
Stratford,.....	1,164.76	
Suffield,.....	14,676.25	
Thomaston,.....	1,686.40	
Thompson,.....	389.15	
Tolland,.....	333.19	
Torrington,.....	2,346.19	
Trumbull,.....	884.00	
Union,.....	3.30	

Amounts forward..... \$496,114.69 \$8,906.98

TAX ON STOCKS—PAYMENTS—CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Amounts forward.....	\$496,114.69	\$8,906.98
Town of Vernon.....	18,350.94	
Wallingford.....	1,181.55	
Warren.....	14.92	
Washington.....	52.78	
City of Waterbury.....	6,823.54	
Town of Waterford.....	202.86	
Watertown.....	1,674.14	
Westbrook.....	366.39	
West Hartford.....	23,253.84	
Weston.....	50.17	
Westport.....	1,766.51	
Wethersfield.....	4,265.90	
Willington.....	2.71	
Wilton.....	535.74	
Winchester.....	5,144.74	
Windham.....	1,903.07	
Windsor.....	2,460.42	
Windsor Locks.....	3,635.95	
Wolcott.....	15.55	
Woodbridge.....	158.59	
Woodbury.....	849.20	
Woodstock.....	320.06	
		\$569,144.26
		\$578,051.24
*Prospect.....		85.63
*Kent.....		74.25
Total Payments.....		\$578,211.12

*Payment for 1904.

\$155,5

12,0

310,4

984,4

238,4

141,1

445,1

49,1

110,1

52,1

51,1

11,1

19,1

108,1

68,1

335,1

147,1

31,1

\$3,275

\$3,113

\$1,091

State Boi

1902	1903	1904	1905
\$155,278.10	\$151,266.00	\$151,229.00	\$152,537.80
12,069.01	13,341.65	4,515.33	4,944.65
310,402.98	320,198.77	309,167.24	330,357.16
984,918.37	1,032,173.36	1,083,648.59	1,204,936.48
238,922.50	252,139.52	250,379.14	237,908.23
141,131.35	118,138.22	140,125.88	140,035.51
445,721.77	430,810.46	448,383.07	469,611.55
49,338.37	466,905.60	50,229.26	15,523.40
110,524.21	106,838.22	109,252.86	109,579.27
52,115.10	52,475.73	56,956.37	66,643.05
51,960.38	44,339.62	43,762.50	44,715.00
11,446.98	12,513.44	12,857.20	13,121.47
19,606.45	21,973.65	25,817.14	30,464.49
108,666.16	118,095.56	122,925.15	130,318.04
68,021.96	105,437.01	72,120.89	124,713.71
335,734.96	249,729.54	265,780.92	284,117.07
147,641.88	141,742.36	142,005.33	139,375.35
31,611.70	32,921.98	29,733.32	36,071.08
\$3,275,112.23	\$3,671,040.69	\$3,318,889.19	\$3,534,973.31
\$3,113,687.57	\$3,614,364.15	\$3,209,748.12	\$3,673,461.71
\$1,091,402.10	\$448,725.56	\$214,584.49	\$343,072.89

State Bonds redeemed and canceled.

STATEMENT OF ACCOUNTS.

STATEMENT OF ACCOUNTS.

Dr.	CIVIL LIST.	
To Payments:		
Civil List Orders,.....		\$3,631,918.98
Interest on State Bonds,.....		28,676.67
State Bonds purchased,.....		10,000.00
Interest on Funds in Treasury as follows:		
Agricultural College Fund,.....	\$124.42	
Principal School Fund,.....	1,147.36	
Interest School Fund,.....	1,594.28	
		2,866.06
To Balance October 1, 1904,.....		599,027.11

\$4,272,488.82

STATEMENT OF ACCOUNTS.

CIVIL LIST.		Cr.
By Receipts:		
Balance in Treasury October 1, 1904,.....		\$737,515.51
Interest of School Fund Transferred,....	\$109,579.27	
Avails of Courts,.....	66,643.05	
Charter Fees,.....	48,814.00	
Commissioners of Pharmacy,.....	246.00	
Commissioners of Shell-Fisheries,.....	9,349.45	
Comptroller (Statutes sold),.....	404.00	
Corporation Capital Fee,.....	24,169.00	
Express Companies, Tax on,.....	13,121.47	
Fees from Executive Secretary,.....	417.25	
Fees from Secretary's Office,.....	14,908.23	
Inheritance Tax,.....	284,117.07	
Insurance Commissioner, Receipts of,...	130,318.04	
Interest Account,.....	36,071.08	
Investments, Tax on,.....	139,375.35	
Itinerant Venders' License Fees,.....	400.00	
Military Commutation Tax,.....	152,537.80	
Miscellaneous Receipts,.....	15,523.40	
Mutual Fire Ins. Companies, Tax on,....	4,944.65	
Mutual Life Ins. Companies, Tax on,....	330,357.16	
National Aid to State Homes, D. V. S.,..	44,715.00	
Nonresident Stock Tax,.....	140,035.51	
Railroads, Steam, Tax on,.....	1,204,936.48	
Railroads, Street, Tax on,.....	237,908.23	
Rolling Stock Companies, Tax on,.....	107.74	
Salaries of the Bank Commissioners,....	6,712.92	
Salary of the Building and Loan Com- missioner,.....	1,108.83	
Salary of Inspector-General of Gas and Gas Meters,.....	1.00	
Salaries of the Railroad Commissioners,..	12,608.22	
Savings Banks, Tax on,.....	469,611.55	
State Librarian (Atlases sold),.....	65.78	
State Police, Receipts of,.....	5,404.29	
Telegraph and Telephone Companies, Tax on,.....	30,464.49	
		3,534,973.31

\$4,272,488.82

STATEMENT OF TRUST FUNDS.

DR. AGRICULTURAL COLLEGE FUND—INTEREST.

To paid Storrs Agricultural College,.....	\$5,725.56
To Balance September 30, 1905,.....	1,937.65
	<u>\$7,663.21</u>

DR. AGRICULTURAL COLLEGE FUND—PRINCIPAL.

To Principal loaned to September 30, 1905,	\$15,000.00
To Balance September 30, 1905,.....	10,350.00
	<u>\$25,350.00</u>

DR. AGRICULTURAL AND MECHANICAL COLLEGE FUND.

To Amount paid Storrs Agricultural College,..	\$25,000.00
	<u></u>

DR. ESTATE OF CHARTER OAK LIFE INSURANCE CO.

To Balance September 30, 1905,.....	\$3,840.94
	<u></u>

DR. ESTATE OF CONTINENTAL LIFE INSURANCE CO.

To Amount paid during year,.....	\$15.92
To Balance September 30, 1905,.....	3,524.20
	<u>\$3,540.12</u>

DR. DANBURY AND STATE LINE RAILROAD CO.

To Balance September 30, 1905,.....	\$85.00
	<u></u>

DR. DIME SAVINGS BANK OF WILLIMANTIC.

To Amount received during year,.....	\$447.66
	<u></u>

DR. EAST GRANBY & SUFFIELD RAILROAD CO.

To Balance September 30, 1905,.....	\$55.00
	<u></u>

DR. HARTFORD & CONNECTICUT WESTERN RAILROAD CO.

To Balance September 30, 1905,.....	\$11.00
	<u></u>

STATEMENT OF TRUST FUNDS.

CONNECTICUT AGRICULTURAL COLLEGE FUND—INTEREST.		CR.
By Balance October 1, 1904,.....	\$1,099.96	
By Interest received during year,.....	6,563.25	
	<u>\$7,663.21</u>	
By Balance October 1, 1905,.....		\$1,937.65
AGRICULTURAL COLLEGE FUND—PRINCIPAL.		CR.
By Balance October 1, 1904,.....	\$1,150.00	
By Principal received during year,.....	24,200.00	
	<u>\$25,350.00</u>	
By Balance October 1, 1905,.....		\$10,350.00
AGRICULTURAL AND MECHANICAL COLLEGE FUND.		CR.
By Amount received from U. S. Government,	<u>\$25,000.00</u>	
ESTATE OF CHARTER OAK LIFE INSURANCE CO.		CR.
By Balance October 1, 1904,.....	\$3,840.94	
By Balance October 1, 1905,.....		\$3,840.94
ESTATE OF CONTINENTAL LIFE INSURANCE CO.		CR.
By Balance October 1, 1904,.....	\$3,540.12	
By Balance October 1, 1905,.....		\$3,524.12
DANBURY AND STATE LINE RAILROAD CO.		CR.
By Balance October 1, 1904,.....	\$85.00	
By Balance October 1, 1905,.....		\$85.00
DIME SAVINGS BANK OF WILLIMANTIC.		CR.
By Balance September 30, 1905,.....	\$447.66	
By Balance October 1, 1905,.....		\$447.66
EAST GRANBY & SUFFIELD RAILROAD CO.		CR.
By Balance October 1, 1904,.....	\$55.00	
By Balance October 1, 1905,.....		\$55.00
HARTFORD & CONNECTICUT WESTERN RAILROAD CO.		CR.
By Balance October 1, 1904,.....	\$11.00	
By Balance October 1, 1905,.....		\$11.00

STATEMENT OF TRUST FUNDS.

DR. ITINERANT VENDERS' SPECIAL DEPOSIT.

To Amount paid during year,.....	\$1,500.00
To Balance September 30, 1905,.....	1,000.00
	<u>\$2,500.00</u>

DR. JAMES ROOT PRISON FUND—SURPLUS PRINCIPAL.

To Balance September 30, 1905,.....	\$8,549.90
	<u></u>

DR. JAMES ROOT PRISON FUND—SURPLUS INCOME AND INTEREST.

To Amount paid during year,.....	\$1,637.88
	<u></u>

DR. MOODUS & EAST HAMPTON RAILROAD CO.

To Balance September 30, 1905,.....	\$123.00
	<u></u>

DR. NORWICH & WORCESTER RAILROAD CO.

To Balance September 30, 1905,.....	\$180.00
	<u></u>

DR. ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.

To Balance September 30, 1905,.....	\$472.95
	<u></u>

DR. SCHOOL FUND—INTEREST.

To Interest transferred to Civil List March 1, 1905,.....	\$109,579.27
To Balance September 30, 1905,.....	73,290.80
	<u>\$182,870.07</u>

DR. SCHOOL FUND—PRINCIPAL.

To Commissioner's Orders paid from Principal,	\$246,305.00
To Balance September 30, 1905,.....	37,437.69
	<u>\$283,742.69</u>

STATEMENT OF TRUST FUNDS.

ITINERANT VENDERS' SPECIAL DEPOSIT.		CR.
By Balance October 1, 1904,.....	\$500.00	
By Amount received during year,.....	2,000.00	
	<u>\$2,500.00</u>	
By Balance October 1, 1905,.....		\$1,000.00
JAMES ROOT PRISON FUND—SURPLUS PRINCIPAL.		CR.
By Balance October 1, 1904,.....	\$8,549.90	
By Balance October 1, 1905,.....		\$8,549.90
JAMES ROOT PRISON FUND—SURPLUS INCOME AND INTEREST.		CR.
By Amount received during year,.....		\$1,637.86
MOODUS & EAST HAMPTON RAILROAD CO.		
By Balance October 1, 1904,.....	\$123.00	
By Balance October 1, 1905,.....		\$123.00
NORWICH & WORCESTER RAILROAD CO.		CR.
By Balance October 1, 1904,.....	\$180.00	
By Balance October 1, 1905,.....		\$180.00
ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.		CR.
By Balance October 1, 1904,.....	\$472.95	
By Balance October 1, 1905,.....		\$472.95
SCHOOL FUND—INTEREST.		CR.
By Balance October 1, 1904,.....	\$72,282.23	
By collection of Interest,.....	110,587.84	
	<u>\$182,870.07</u>	
By Balance October 1, 1905,.....		\$73,290.80
SCHOOL FUND—PRINCIPAL.		CR.
By Balance October 1, 1904,.....	\$25,357.44	
By collection of Principal,.....	258,385.25	
	<u>\$283,742.69</u>	
By Balance October 1, 1905,.....		\$37,437.69

STATEMENT OF TRUST FUNDS.

DR.	STATE LIBRARIAN.	
To Amount paid during year,.....	\$450.00	
To Balance September 30, 1905,.....	648.97	
		\$1,098.97

DR.	TAX ON STOCK.	
To Warrants paid to Towns,.....	\$569,304.14	
To Warrants paid for Loss of Dividends,.....	8,906.98	
To Amount transferred to Civil List, Non-resi- dent Stock,.....	140,035.51	
		\$718,246.63

DR.	ESTATE OF TOWNSEND SAVINGS BANK.	
To Amount paid during the year,.....	\$84.78	
To Balance September 30, 1905,.....	5,378.01	
		\$5,462.79

DR.	UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.	
To Balance September 30, 1905,.....	\$39.50	

DR.	WINDSOR LOCKS RAILROAD CO.	
To Balance September 30, 1905,.....	\$44.00	

STATEMENT OF TRUST FUNDS.

STATE LIBRARIAN.		Cr.
By Balance October 1, 1904,.....	\$1,098.97	
By Balance October 1, 1905,.....		\$648.97
TAX ON STOCK.		Cr.
By Balance October 1, 1904,.....	\$159.88	
By Amount received from various Corporations,	718,086.75	
	<u>\$718,246.63</u>	
ESTATE OF TOWNSEND SAVINGS BANK.		Cr.
By Balance October 1, 1904,.....	\$5,462.79	
By Balance October 1, 1905,.....		\$5,378.01
UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.		Cr.
By Balance October 1, 1904,.....	\$39.50	
By Balance October 1, 1905,.....		\$39.50
WINDSOR LOCKS RAILROAD CO.		Cr.
By Balance October 1, 1904,.....	\$44.00	
By Balance October 1, 1905,.....		\$44.00

STATEMENT OF ACCOUNTS.

DR. BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

Cash,..... \$746,443.38

\$746,443.38

STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.		Cr.
Civil List,.....	\$599,027.11	
Agricultural College Fund, Interest,.....	1,937.65	
Agricultural College Fund, Principal,.....	10,350.00	
Charter Oak Life Insurance Co., Estate of,....	3,840.94	
Continental Life Insurance Co., Estate of,....	3,524.20	
Danbury & State Line Railroad Co.,.....	85.00	
Dime Savings Bank of Willimantic,.....	447.66	
East Granby & Suffield Railroad Co.,.....	55.00	
Hartford & Connecticut Western Railroad Co.,	11.00	
Itinerant Venders' Special Deposit,.....	1,000.00	
James Root Prison Fund, Surplus Principal,...	8,549.90	
Moodus & East Hampton Railroad Co.,.....	123.00	
Norwich & Worcester Railroad Co.,.....	180.00	
People's Savings Bank of Middletown, Estate of,	472.95	
School Fund, Interest,.....	73,290.80	
School Fund, Principal,.....	37,437.69	
State Librarian,.....	648.97	
Townsend Savings Bank, Estate of,.....	5,378.01	
Unclaimed Deposits from County Treasurers,...	39.50	
Windsor Locks Railroad Co.,.....	44.00	
		<u>\$746,443.38</u>

GENERAL BALANCES.

DR. JAMES F. WALSH, TREASURER.

To Receipts, including Balances, October 1, 1905:

Civil List,.....	\$4,272,488.82
Agricultural College Fund, Interest,.....	7,663.21
Agricultural College Fund, Principal,.....	25,350.00
Agricultural and Mechanical College Fund,.....	25,000.00
Charter Oak Life Insurance Co., Estate of,.....	3,840.94
Continental Life Insurance Co., Estate of,.....	3,540.12
Danbury & State Line Railroad Co.,.....	85.00
Dime Savings Bank of Willimantic, Estate of,.....	447.66
East Granby & Suffield Railroad Co.,.....	55.00
Hartford & Connecticut Western Railroad Co.,.....	11.00
Itinerant Venders' Special Deposit,.....	2,500.00
James Root Prison Fund, Surplus Principal,.....	8,549.90
James Root Prison Fund, Interest and Surplus Income	1,637.86
Moodus & East Hampton Railroad Co.,.....	123.00
Norwich & Worcester Railroad Co.,.....	180.00
People's Savings Bank of Middletown, Estate of,.....	472.95
School Fund, Interest,.....	182,870.07
School Fund, Principal,.....	283,742.69
State Librarian,.....	1,098.97
Tax on Stock,.....	718,246.63
Townsend Savings Bank, Estate of,.....	5,462.79
Unclaimed Deposits from County Treasurers,.....	39.50
Windsor Locks Railroad Co.,.....	44.00

\$5,543,450.11

GENERAL BALANCES.

IN ACCOUNT WITH THE STATE OF CONNECTICUT.		CR.
By Payments:		
Civil List,.....	\$3,631,918.98	
Agricultural College Fund, Interest,.....	5,725.56	
Agricultural College Fund, Principal,.....	15,000.00	
Agricultural and Mechanical College Fund,.....	25,000.00	
Continental Life Insurance Co., Estate of,.....	15.92	
Itinerant Venders' Special Deposit,.....	1,500.00	
James Root Prison Fund, Interest and Surplus Income,	1,637.86	
School Fund, Interest,.....	109,579.27	
School Fund, Principal,.....	246,305.00	
Tax on Stock,.....	718,246.63	
State Bonds purchased,.....	10,000.00	
State Librarian,.....	450.00	
Townsend Savings Bank,.....	84.78	
Interest on State Bonds,.....	28,676.67	
Interest on Agricultural College Fund in Treasury,...	124.42	
Interest on Principal of School Fund in Treasury,....	1,147.36	
Interest on Interest of School Fund in Treasury,.....	1,594.28	
Balance to Cash, October 1, 1904,.....	746,443.38	

\$5,543,450.11

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER,

HARTFORD, NOV. 1ST, 1905.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1905, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1905, was seven hundred and forty-six thousand, four hundred forty-three dollars and thirty-eight cents (\$746,443.38).

JAMES P. BREE,

WILLIAM P. BAILEY,

Auditors of Public Accounts.

ASAHEL W. MITCHELL,

Comptroller.

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,

HARTFORD, NOV. 1ST, 1905.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

CARNOT O. SPENCER,

Commissioner of the School Fund.

State of Connecticut

PUBLIC DOCUMENT No. 1

REPORT
OF
THE COMPTROLLER
TO
THE GOVERNOR

For the Year ended September 30, 1905

PRINTED BY ORDER OF THE LEGISLATURE

Hartford Press:
THE CASE, LOCKWOOD & BRAINARD COMPANY
1905

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL

State of Connecticut.

COMPTROLLER'S REPORT.

STATE OF CONNECTICUT,
COMPTROLLER'S OFFICE,
DECEMBER 1, 1905.

To His Excellency, Henry Roberts, Governor:

Sir:—In compliance with the statute, I have the honor to present you with my annual report of the transactions of this department for the fiscal year ended September 30, 1905.

RECEIPTS.

MORE THAN LAST YEAR.

The receipts from all sources for the Civil List Funds, during the fiscal year ended September 30, 1905, were three million, five hundred thirty-four thousand, nine hundred seventy-three and thirty-one one-hundredths dollars (\$3,534,973.31), an increase over the receipts of the previous year of two hundred sixteen thousand, eighty-four and twelve one-hundredths dollars (\$216,084.12).

EXPENDITURES.

FOR ORDINARY PURPOSES, SMALLER THAN LAST YEAR.

The expenditures during the same period were three million, six hundred seventy-three thousand, four hundred sixty-one and seventy-one one-hundredths dollars (\$3,673,461.71), an apparent increase of four hundred sixty-three thousand, seven hundred thirteen and fifty-nine one-hundredths dollars (\$463,713.59). But when we take into consideration the cost of the General Assembly over last year, \$191,619.46, and the payments for real estate bought by the State, corner of Washington Street and Capitol Avenue, \$43,000, "Round House Site" and Broad Street buildings,

\$244,802.25, a total of \$479,421.71 of extraordinary expenditures, it is seen that there was really a reduction in the ordinary expenses of the State aggregating \$15,708.12 from those of last year.

BALANCE IN TREASURY.

SMALLER THAN LAST YEAR.

The balance in the Treasury to the credit of the Civil List Funds September 30, 1905, was five hundred ninety-nine thousand, twenty-seven and eleven one-hundredths dollars (\$599,027.11), a decrease from the balance of the year previous of one hundred thirty-eight thousand, four hundred eighty-eight and forty one-hundredths dollars (\$138,488.40).

CAPITOL AND GROUNDS.

The Capitol building is in generally good condition, for a building that has seen twenty-five years service, but the roof still requires constant attention and we are beginning to recognize the necessity for permanent repairs upon the steam piping and a more sanitary system of plumbing to replace condemned fixtures. These conditions force attention to a conclusion, which will be recognized as correct by every property owner, that the future will require more attention and an increased expenditure for maintenance. The General Assembly of 1905 provided, under Special Act No. 401, that the Comptroller construct fire-proof vaults in the basement of the Capitol. This work is now in process, and when completed will prove a place for the safe preservation of the valuable records and papers of the State, which has been needed for years.

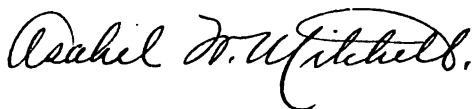
ADDITIONS TO CAPITOL GROUNDS.

By authorization of the General Assembly of 1903, Special Act No. 418, "Providing for the Appointment of a Commission to Make Repairs upon the Capitol, and to procure a site for a new building for State Officials," there has been purchased a lot immediately south of the present Capitol grounds, fronting 343.8 feet on Capitol Avenue, and 168.7 feet on Washington and Lafayette Streets, upon which \$43,000 was paid during the fiscal year

just closed, and a balance of \$8,000 since. The General Assembly of 1905, by Special Act No. 495, has directed the Commission to clear and grade these grounds, and procure plans and specifications for an additional building for State departments and officials, to be erected thereon, and obtain competitive bids for the construction of the same.

The General Assembly of 1905, by Special Act No. 34, also provided "For the appointment of a commission to purchase an addition to the grounds of the State Capitol." This commission has purchased from the New York, New Haven & Hartford Railroad Company the "Round House Site," containing 10.4 acres, and from various proprietors 2.1 acres adjoining on Broad Street, with the buildings standing thereon. This makes the total area of this addition to Capitol grounds 12.5 acres, for which has been paid \$244,802.25 exclusive of the expenses attendant upon its purchase. The General Assembly further provided for a Commission to clear and grade this property, and obtain plans for a State arsenal and armory, which shall be adapted for location on said land.

Respectfully submitted,

A handwritten signature in cursive script, reading "Osahel W. Mitchell". The signature is written in dark ink and is positioned above the title "Comptroller."

Comptroller.

THE GRAND LIST.

The Grand List of the State for October 1, 1904, amounts to six hundred ninety million, eight hundred ninety-six thousand, one hundred forty-two dollars (\$690,896,142.00). This is an increase of thirteen million, four hundred ninety-nine thousand, four hundred thirty-one dollars (\$13,499,431.00) over the amount of the preceding year. In the following tables I have given the total list of taxable property for each town in the State, as corrected by the Board of Equalization.

HARTFORD COUNTY.

Towns.	October 1, 1904.
Hartford,	\$75,479,996
Avon,	467,365
Berlin,	1,308,373
Bloomfield,	820,109
Bristol,	6,081,708
Burlington,	356,635
Canton,	1,546,685
East Granby,	540,711
East Hartford,	3,898,917
East Windsor,	1,567,373
Enfield,	4,247,684
Farmington,	1,905,607
Glastonbury,	2,277,983
Granby,	569,240
Hartland,	210,042
Manchester,	10,969,146
Marlborough,	155,706
New Britain,	21,786,775
Newington,	633,288
Plainville,	1,186,144
Rocky Hill,	531,992

Grand List — Continued.

Town.	October 1, 1904.
Simsbury,	2,018,605
Southington,	3,789,526
South Windsor,	1,277,277
Suffield,	1,922,066
West Hartford,	3,355,798
Wethersfield,	1,437,228
Windsor,	1,686,735
Windsor Locks,	2,185,148

\$154,213,862

NEW HAVEN COUNTY.

Town.	October 1, 1904.
New Haven,	\$108,449,713
Ansonia,	9,579,840
Beacon Falls,	409,564
Bethany,	388,992
Branford,	2,548,919
Cheshire,	1,247,382
Derby,	5,397,795
East Haven,	1,119,309
Guilford,	1,357,990
Hamden,	2,399,301
Madison,	1,182,061
Meriden,	20,179,006
Middlebury,	455,385
Milford,	3,755,124
Naugatuck,	7,390,277
North Branford,	412,331
North Haven,	1,028,324
Orange,	7,526,137
Oxford,	426,961
Prospect,	159,860
Seymour,	2,974,835
Southbury,	457,564
Wallingford,	5,806,017

Grand List. — Continued.				
Towns.				October 1, 1904.
Waterbury,	.	.	.	48,493,529
Wolcott,	.	.	.	223,345
Woodbridge,	.	.	.	537,720
				<u>\$333,907,281</u>

NEW LONDON COUNTY.

Towns.				October 1, 1904.
New London,	.	.	.	\$12,951,309
Norwich,	.	.	.	16,112,973
Bozrah,	.	.	.	386,611
Colchester,	.	.	.	843,996
East Lyme,	.	.	.	979,303
Franklin,	.	.	.	290,716
Griswold,	.	.	.	2,236,225
Groton,	.	.	.	4,019,829
Lebanon,	.	.	.	781,494
Ledyard,	.	.	.	420,860
Lisbon,	.	.	.	239,611
Lyme,	.	.	.	249,023
Montville,	.	.	.	1,188,040
No. Stonington, . . .	.	.	.	403,371
Old Lyme,	.	.	.	648,172
Preston,	.	.	.	582,739
Salem,	.	.	.	189,315
Sprague,	.	.	.	1,238,852
Stonington,	.	.	.	5403,393
Voluntown,	.	.	.	325,866
Waterford,	.	.	.	1,481,325
				<u>\$50,973,023</u>

FAIRFIELD COUNTY.

Towns.				October 1, 1904.
Bridgeport,	.	.	.	\$65,715,501
Bethel,	.	.	.	1,214,605
Brookfield,	.	.	.	427,139

Grand List. — Continued.

Towns.	October 1, 1904.
Darien,	3,257,490
Danbury,	14,168,931
Easton,	540,957
Fairfield,	3,484,304
Greenwich,	14,113,612
Huntington,	4,312,539
Monroe,	322,900
New Canaan,	2,262,190
New Fairfield,	403,286
Newtown,	1,851,377
Norwalk,	13,985,232
Redding,	689,803
Ridgefield,	2,342,045
Sherman,	311,480
Stamford,	19,306,882
Stratford,	1,933,615
Trumbull,	781,903
Weston,	445,595
Westport,	3,099,597
Wilton,	835,471
	<u>\$155,806,454</u>

WINDHAM COUNTY.

Towns.	October 1, 1904.
Brooklyn,	\$1,215,249
Ashford,	182,337
Canterbury,	342,486
Chaplin,	179,679
Eastford,	152,893
Hampton,	283,038
Killingly,	3,832,953
Plainfield,	2,585,375
Pomfret,	1,524,773
Putnam,	4,324,613
Scotland,	183,962

Grand List. — Continued.				
Towns.				October 1, 1904.
Sterling,	.	.	.	599,120
Thompson,	.	.	.	2,283,507
Windham,	.	.	.	5,730,987
Woodstock,	.	.	.	801,755
				<u>\$24,222,727</u>

LITCHFIELD COUNTY.

Towns.				October 1, 1904.
Litchfield,	.	.	.	\$2,709,071
Barkhamsted,	.	.	.	300,455
Bethlehem,	.	.	.	321,289
Bridgewater,	.	.	.	306,368
Canaan,	.	.	.	393,746
Colebrook,	.	.	.	362,230
Cornwall,	.	.	.	534,519
Goshen,	.	.	.	404,971
Harwinton,	.	.	.	417,455
Kent,	.	.	.	605,385
Morris,	.	.	.	397,097
New Hartford,	.	.	.	964,150
New Milford,	.	.	.	3,370,151
North Canaan,	.	.	.	997,243
Norfolk,	.	.	.	1,126,940
Plymouth,	.	.	.	1,128,464
Roxbury,	.	.	.	550,693
Salisbury,	.	.	.	1,904,354
Sharon,	.	.	.	1,623,090
Thomaston,	.	.	.	2,298,409
Torrington,	.	.	.	8,532,375
Warren,	.	.	.	241,677
Washington,	.	.	.	1,442,235
Watertown,	.	.	.	1,497,060
Winchester,	.	.	.	4,875,193
Woodbury,	.	.	.	905,322

\$38,209,942

Grand List. — Continued.

MIDDLESEX COUNTY.

Towns.	October 1, 1904.
Middletown,	\$10,208,562
Haddam,	578,585
Chatham,	857,897
Chester,	738,107
Clinton,	790,830
Cromwell,	1,162,290
Durham,	400,344
East Haddam,	1,107,255
Essex,	1,282,114
Killingworth,	295,158
Middlefield,	456,671
Old Saybrook,	676,960
Portland,	1,302,427
Saybrook,	957,574
Westbrook,	529,092
	\$21,343,866

TOLLAND COUNTY.

Towns.	October 1, 1904.
Tolland,	\$336,008
Andover,	158,683
Bolton,	177,379
Columbia,	239,091
Coventry,	579,807
Ellington,	962,878
Hebron,	414,338
Mansfield,	640,646
Somers,	681,806
Stafford,	1,918,016
Union,	125,436
Vernon,	5,685,857
Willington,	299,042
	\$12,218,987

Grand List. — *Concluded.*

SUMMARY.

Counties.	October 1, 1904.
Hartford, . . .	. \$154,213,862
New Haven, . . .	. 233,907,281
New London, . . .	. 50,973,023
Fairfield, . . .	. 155,806,454
Windham, . . .	. 24,222,727
Litchfield, . . .	. 38,209,942
Middlesex, . . .	. 21,343,866
Tolland, . . .	. 12,218,987
	\$690,896,142

DETAILED ACCOUNTS
OF EXPENDITURES

FOR THE

Fiscal Year Ended September 30, 1905.

No. 1.—General Assembly.—Continued.

Hartford & Springfield Street Rail- way Co.,	104 50
Bristol & Plainville Tramway Co., . .	24 70
Connecticut Railway & Lighting Co.,	254 10
Meriden, Southington & Compounce Tramway Co.,	66 75
Comptroller's office for transporta- tion of members,	37 49
Comptroller's office, for postage on account of transportation,	34 00

\$24,952 81

SENATE.

Alfred C. Baldwin, Clerk, clerical services and expenses,	1,285 00
Geo. D. Curtis, list of bills,	255 00
Geo. D. Curtis, Bulletin,	405 24
Smith & McDonough, stationery, etc.,	1,501 65
Gustave Fischer & Co., stationery, etc.,	954 00
United States Envelope Co., station- ery, etc.,	1,009 58
Belknap & Warfield, stationery, etc.,	2,970 13
Plimpton Mfg. Co., stationery, etc.,	447 25
Linus T. Fenn Co., chair for Clerk,	50 00
E. A. Sherman, engrossing,	467 00
E. Henry Hyde, legal services in con- tested election case,	350 00
Andrew F. Gates, legal services in contested election case,	350 00
Thomas J. Kelley, special services,	300 00
J. O. Howe, special services,	300 00
Alexander Troupe, Jr., special ser- vices,	300 00
S. W. Challenger, special services, .	300 00
James L. McGovern, special services,	300 00
S. C. Waldo, special services,	300 00
E. R. Doyle, special services,	300 00

No. 1.—General Assembly.—Continued.

George D. Curtis, special services, .	300 00
Thomas D. Reilly, special services, .	300 00
Ira E. Forbes, special services, .	300 00
D. T. Smith, special services, .	300 00
Charles W. Pickett, special services, .	300 00
J. E. Beach, special services, .	300 00
Joseph Mullen, special services, .	300 00
T. F. Mullane, special services, .	300 00
C. G. Nichols, special services, .	300 00
E. A. Street, special services, .	300 00
W. E. Bidwell, special services, .	300 00
T. C. Haynes, special services, .	150 00
C. J. Parsons, special services, .	150 00
R. Harris, special services, .	150 00
D. Grossarth, special services, .	150 00
Sheldon B. Smith, special services, .	150 00
P. A. Skinner, special services, .	150 00
J. A. Brown, special services, .	150 00
J. H. Rice, special services, .	150 00
Wesley Irvine, special services, .	50 00
Nettie R. Say, special services, .	50 00
A. M. Desmore, special services, .	50 00
W. H. Gibney, special services, .	150 00
J. G. Rathbun, special services, .	100 00
John Schultheiss, special services, .	100 00
H. D. Noble, special services, .	150 00
John Prothero, special services, .	50 00
Hans Olsen, special services, .	50 00
Christian Olsen, special services, .	50 00
Austin Gilligan, special services, .	50 00
Henry Heise, special services, .	50 00
Charles Bruin, special services, .	50 00
John Ahern, special services, .	50 00
Della A. Pollard, special services, .	50 00
S. L. Pease, special services, .	50 00
C. A. Leonard, special services, .	50 00
Francis Cleveland, special services, .	50 00
Thomas Cronin, special services, .	50 00
George Bullis, special services, .	50 00
John Grady, special services, .	50 00

No. 1.—General Assembly.—*Continued.*

John Roher, special services, .	50 00
C. J. Parsons, uniform coat, .	10 00
Robert Harris, uniform coat, .	10 00
S. B. Smith, uniform coat, .	10 00
T. C. Hayes, uniform coat, .	10 00
P. A. Skinner, uniform coat, .	10 00
David Grossarth, uniform coat, .	10 00
J. H. Rice, uniform coat, .	10 00
W. H. Taylor, uniform coat, .	10 00
C. W. Grannis, uniform coat, .	10 00
Otto Olsen, uniform coat, .	10 00
J. G. Rathbun, uniform coat, .	10 00
W. H. Gibney, uniform coat, .	10 00
W. A. Narviette, uniform coat, .	10 00
W. H. Hickman, uniform coat, .	10 00
J. A. Brown, uniform coat, .	10 00
H. D. Noble, uniform coat, .	10 00

\$18,204 85

HOUSE OF REPRESENTATIVES.

Michael Kenealy, organizing House,	\$50 00
George D. Curtis, list of bills, .	462 50
George D. Curtis, Bulletin, .	407 50
United States Envelope Co., station- ery, etc.,	126 85
Smith & McDonough, stationery, etc.,	1,532 46
Gustave Fischer & Co., stationery, etc,	1,772 36
Plimpton Mfg. Co., stationery, etc., .	1,316 00
Belknap & Warfield, stationery, etc.,	2,828 44
Western Union Telegraph Co., tele- grams,	22 60
J. E. Hungerford, expenses of carry- ing mail,	15 00
Alice M. Desmore, special services, .	100 00
Nettie R. Say, special services, .	100 00
W. H. Hickman, special services, .	100 00
Wm. Narviette, special services, .	100 00
A. M. Gourley, uniform coat, .	10 00
J. H. Wheeler, uniform coat, .	10 00

No. 1.—General Assembly.—Continued.

A. L. Frink, uniform coat, . . .	10 00
J. E. Hungerford, uniform coat, . . .	10 00
T. D. L. Manville, uniform coat, . . .	10 00
W. H. Potter, uniform coat, . . .	10 00
J. A. Bowen, uniform coat, . . .	10 00
Gustav Greeman, uniform coat, . . .	10 00
S. M. Parkerton, uniform coat, . . .	10 00
Albert L. Mills, uniform coat, . . .	10 00
Henry Shaw, portrait of Speaker Brandegee, . . .	15 00
L. A. Wiley & Son, frame for portrait of Speaker Brandegee, . . .	6 50

\$9,055 21**GENERAL ASSEMBLY.**

George E. Hinman, Clerk of Bills, salary, . . .	\$2,500 00
George E. Hinman, Clerk of Bills, expenses, . . .	198 45
Frank E. Healy, Clerk Engrossed Bills, salary, . . .	2,500 00
Frank E. Healy, Clerk Engrossed Bills, expenses, . . .	132 31
Smith & McDonough, stationery, etc., . . .	561 10
Alling Rubber Co., bands, etc., . . .	8 00
Smith Premier Typewriter Co., supplies, . . .	73 30
United States Envelope Co., . . .	361 69
Miller Bros. Cutlery Co., . . .	51 00
Dissell Pub. Co., annotating, . . .	357 00
Bill Bros., cartage, . . .	2 25
W. H. Taylor, Manual, . . .	180 50
Wise, Smith & Co., . . .	10 76
Warner & Bailey Co., lettering for uniforms, . . .	18 78
C. H. Case & Co., engraving gavels, . . .	22 50
Henry S. Thompson, portrait of Gov. Chamberlain, . . .	500 00

No. 1.—General Assembly.—Continued.

J. C. Ripley Art Co., name plate for portrait,	3 00
Charles Noel Flagg, portrait of Gov. Lounsbury,	500 00
J. C. Ripley Art Co., frame for Gov. Lounsbury,	59 75
H. H. Willes, frame for portrait of Gov. Chamberlain,	78 50
George M. Cole, Adjutant-General, expenses of Governor and Guard at dedication of Winthrop statue, Sp. Act, 1905,	2,000 00
George M. Cole, Adjutant-General, expense of military, etc., at funeral of General Hawley,	2,308 15
Pratt & Johnson, services at funeral of General Hawley,	556 40
Pennsylvania R. R. Co., transportation of body from Washington, D. C.,	290 94
Hartford Decorating Co., decorations for Hawley funeral,	1,250 00
E. Habenstein, luncheon served for Hawley funeral,	60 75
Hartford Street Railway Co., special cars to cemetery,	77 80
E. A. Sherman, engrossing resolutions,	500 00
New York, New Haven & Hartford R. R. Co., special car for Governor's party to Senator Platt's funeral,	249 24
E. Habenstein, luncheon on car,	135 00
G. F. Heublein & Bro., supplies on car,	44 75
T. H. McDonald, Q. M. G., expense to Washington, Conn.,	24 34
John Coombs, flowers,	40 00
T. H. Brady, bond refunded,	650 00
C. F. Roberts, expenses of Judiciary Committee,	282 51

No. 1.—General Assembly.—Continued.

C. F. Kerwin, expenses of Incorporation Committee, . . .	60 50
F. H. Mayberry, expenses of Humane Committee, . . .	167 00
F. H. Mayberry, expenses of Appropriations Committee, . . .	142 50
M. S. Isbell, expenses of Agricultural Committee, . . .	50 00
Chas. F. Kerwin, Stenographer, Incorporation Committee, . . .	800 00
Chas. F. Roberts, Stenographer, Judiciary Committee, . . .	1,936 00
C. C. Maxfield, Stenographer, Railroad Committee, . . .	800 00
Dora C. Griffin, Stenographer, Engrossed Bills Committee, . . .	800 00
F. Victoria Markham, Stenographer, Engrossed Bills Committee, . . .	320 00
George W. Brackett, Stenographer, Appropriations Committee, . . .	800 00
Anna L. Cox, Stenographer, Sundry Committees, . . .	647 70
John Ross, Stenographer, Agricultural Committee, . . .	139 99
Helen E. Kelley, Sundry Committees, . . .	214 25
B. W. Page, Military Committee, . . .	205 30
M. E. Scanlan, Sundry Committees, . . .	121 85
May S. Lyman, Sundry Committees, . . .	312 85
Rose W. Storrs, Sundry Committees, . . .	363 43
B. F. Sharp, Sundry Committees, . . .	30 00
Southern New England Telephone Co., for Clerk of Bills, . . .	6 38
The Case, Lockwood & Brainard Co., stationery, . . .	11 50
The Case, Lockwood & Brainard Co., 500 copies roll of Assembly, . . .	16 30
The Case, Lockwood & Brainard Co., 750 Preliminary Manual, . . .	115 35
The Case, Lockwood & Brainard Co., 800 Preliminary Manual, . . .	77 15

No. 1.—General Assembly.— <i>Concluded.</i>	No. 2.—Executive Offices.
The Case, Lockwood & Brainard Co., 1,925 Manual and Roll, large, . . .	742 10
The Case, Lockwood & Brainard Co., 2,500 Manual and Roll, small, . . .	741 55
The Case, Lockwood & Brainard Co., 1,000 List of Bills,	1,104 35
The Case, Lockwood & Brainard Co., 1,000 Pocket Manuals,	220 90
The Case, Lockwood & Brainard Co., stationery ordered by Comptroller, . . .	52 45
The Case, Lockwood & Brainard Co., sundry printing, bills, bulletins, etc., . . .	6,895 92
The Case, Lockwood & Brainard Co., sundry printing,	21 00
	\$34,505 09
	\$191,277 46

No. 2.

SALARIES AND EXPENSES IN EXECUTIVE OFFICES.

EXECUTIVE DEPARTMENT.

SALARIES.

Abiram Chamberlain, Governor, . . .	\$2,044 44
Henry Roberts, Governor,	1,955 56
Albert R. Chamberlain, Executive Secretary,	413 33
Edward M. Day, Executive Secre- tary,	786 67
Frank D. Rood, Executive Clerk, . . .	1,800 00
	\$7,000 00

EXPENSES.

Henry Roberts, Governor, expenses at camp,	\$18 00
Albert R. Chamberlain, expenses to Washington, D. C.,	21 00

No. 2.—Executive Offices.—Continued.

Frank D. Rood, Clerk, office expenses,	369 18
Frank D. Rood, Clerk, paid for clerical services,	675 00
George M. Cole, Adjutant-General, expenses of Governor and party at launching of <i>Connecticut</i> ,	994 10
George M. Cole, Adjutant-General, expenses of Governor and party at East Haddam celebration,	312 55
George M. Cole, Adjutant-General, expenses of Governor and party at Presidential Inauguration,	190 13
George M. Cole, Adjutant-General, expenses of Governor and Staff on Inspection tour on <i>Elfrida</i> ,	700 00
E. Habenstein, Inaugural entertainment,	300 00
C. B. Boardman, carriages,	91 80
Southern New England Telephone Co.,	3 94
R. S. Peck & Co., printing, etc.,	204 25
The Case, Lockwood & Brainard Co., stationery,	86 40
Executive Secretary, premium on bond,	1 75
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 11
S. A. Miner, rent of auto,	3 00
C. L. Chester, photographs at camp,	31 00
	\$4,025 46

\$11,025 46

LIEUTENANT-GOVERNOR.

Henry Roberts, salary,	\$250 00
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SECRETARY'S OFFICE.

SALARIES.

Charles G. R. Vinal, Secretary,	\$516 67
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No. 2. — Executive Offices. — Continued.

Theodore Bodenwein, Secretary, .	983 33
John G. Mitchell, Deputy Secretary, .	2,323 64
Richard J. Dwyer, Chief Clerk, .	1,800 00
Albert R. Parsons, Assistant, .	1,423 32
Marion C. Wicks, Assistant, .	782 50
Georgia L. Hugentobler, Assistant, .	315 00
Katherine C. Dwyer, Assistant, .	782 50
Margaret Donovan, Assistant, .	430 50

\$9,357 46

EXPENSES.

Theodore Bodenwein, Secretary, pre- mium on bond,	\$8 75
John G. Mitchell, Deputy Secretary, office expenses,	500 60
John G. Mitchell, Deputy Secretary, premium on bond,	1 75
Wesley U. Pearne, services in rela- tion to Corporation Laws,	1,878 75
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 12
C. O. Winter, engrossing,	21 00
Belknap & Warfield, stationery,	33 75
The Case, Lockwood & Brainard Co., stationery,	416 90
Geo. D. Curtis, services on Register,	25 00
Lyon & Ewald, auto markers,	1,333 00

\$4,242 87

\$13,600 33

TREASURER'S OFFICE.**SALARIES.**

Henry H. Gallup, Treasurer,	516 67
James F. Walsh, Treasurer,	858 33
B. F. Marsh, Deputy Treasurer,	27 70
B. F. Marsh, Chief Clerk,	1,590 00
B. F. Marsh, services in place of Third Assistant,	400 00
Charles F. Sumner, Chief Clerk,	210 00

No. 2. — Executive Officers. — Continued.

Charles F. Sumner, Assistant, . . .	1,236 60
Charles F. Sumner, services in place of Third Assistant, . . .	400 00
Lorenzo Moses, Assistant, . . .	1,400 00
Lorenzo Moses, services in place of Third Assistant, . . .	400 00
R. S. Hurlburt, Assistant, . . .	201 00
Mary L. Desmore, Assistant, . . .	40 00
Agnes M. Pye, Assistant, . . .	70 00
Etta M. Taylor, Assistant, . . .	40 00
Mary E. Scanlon, Assistant, . . .	40 00
Edna C. Sumner, Assistant, . . .	51 00
F. G. Marsh, Assistant, . . .	165 38
Alice G. Bissell, Assistant, . . .	12 50
Addie L. Smith, Assistant, . . .	30 00
	\$7,689 18

EXPENSES.

James F. Walsh, Treasurer, office ex- penses, . . .	\$430 14
James F. Walsh, Treasurer, premium on bond, . . .	175 00
B. F. Marsh, Deputy Treasurer, pre- mium on bond, . . .	52 50
C. F. Sumner, Chief Clerk, pre- mium on bond, . . .	52 50
Lorenzo Moses, Assistant, premium on bond, . . .	52 50
James P. Bree, Auditor, . . .	196 01
Lester D. Phelps, Auditor, . . .	78 43
Wm. P. Bailey, Auditor, . . .	93 86
Kellogg & Bulkley, check books, etc., The Case, Lockwood & Brainard Co., printing, . . .	80 00
	14 50
	\$1,225 44

\$8,914 62

BOARD OF EQUALIZATION.

B. F. Marsh, Clerk, salary, . . .	\$210 00
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No. 2.—Executive Offices.—Continued.

COMPTROLLER'S OFFICE.

SALARIES.

William E. Seeley, Comptroller, .	\$516 67
Asahel W. Mitchell, Comptroller, .	983 33
F. C. Bissell, Deputy Comptroller, .	291 66
F. C. Bissell, Chief Clerk, .	1,590 00
John H. Belden, Assistant, .	1,236 60
John H. Belden, Chief Clerk, .	210 00
Kate T. Ryan, Assistant, .	780 00
Minnie E. Condell, Assistant, .	780 00
	\$6,388 26

EXPENSES.

Asahel W. Mitchell, Comptroller, premium on bond, .	\$87 50
F. C. Bissell, Deputy Comptroller, premium on bond, .	35 00
F. C. Bissell, Deputy Comptroller, office expenses, .	200 31
F. C. Bissell, Deputy Comptroller, expenses investigating pauper cases, .	33 88
John H. Belden, Chief Clerk, pre- mium on bond, .	57 17
James P. Bree, Auditor, .	104 12
Wm. P. Bailey, Auditor, .	58 99
Lester D. Phelps, Auditor, .	38 92
Charles E. Little, investigating pauper cases, .	7 94
Town of Chatham, investigating pauper cases, .	8 70
Southern New England Telephone Co., .	74 11
Burr Index Co., books, .	16 00
E. C. Down, typewriter supplies, .	6 75
G. A. Cadwell, supplies, .	18 05
Hartford Box Co., boxes, .	10 25
Bailey Mfg. Co., copy books, .	16 50
Ætna Stamp Works, rubber stamps, .	1 50

No. 2.—Executive Officers. — Continued.

Smith & McDonough, stationery, .	12 50
The Case, Lockwood & Brainard Co., printing, etc.,	487 90
Dissell Pub. Co., annotating, .	7 00
	\$1,283 09

\$7,671 35

BOARD OF CONTROL.

F. C. Bissell, Clerk, salary,	\$353 30
The Case, Lockwood & Brainard Co., printing, etc.,	3 00

\$356 30

ATTORNEY-GENERAL.**SALARIES.**

William A. King, Attorney-General,	\$4,000 00
Helen Kelley, Clerk,	780 00
Margaret Donovan, Clerk,	26 25
May White, Clerk,	3 75
Carrie A. Mills, Clerk,	5 00
Anna L. Cox, Clerk,	30 00
	\$4,845 00

EXPENSES.

William A. King, Attorney-General, office expenses,	\$26 25
William A. King, Attorney-General, personal expenses,	210 80
William A. King, Attorney-General, premium on bond,	17 50
Frederick A. Scott, assistance,	68 12
Albert R. Chamberlain, assistance,	100 00
W. F. Fay, assistance,	5 00
M. Kenealy, assistance,	150 00
Arthur L. Story, assistance,	10 00
Noble E. Pierce, assistance,	175 00
George E. Hinman, assistance,	21 00

No. 2. — Executive Offices. — <i>Concluded.</i>		No. 3. — Judicial Expenses.
William Harriman, assistance, .	50 00	
Andrew F. Gates, assistance, .	802 00	
Hartford Printing Co., printing, etc.,	3 00	
Southern New England Telephone Co.,	39 65	
Dissell Pub. Co., annotating, etc., .	4 00	
G. A. Cadwell, supplies,	6 00	
Little, Brown & Co., books,	6 00	
The Case, Lockwood & Brainard Co.,	34 10	
	\$1,728 42	
		\$6,573 42
		\$48,601 48

No. 3.

JUDICIAL EXPENSES.

SALARIES OF JUDGES.

SUPREME COURT.

David Torrance, Chief Justice,	
(10 mos.),	\$3,750 00
Simeon E. Baldwin, Associate Justice,	4,000 00
William Hamersley, Associate Justice,	4,000 00
Frederick B. Hall, Associate Justice,	4,000 00
Samuel O. Prentice, Associate Justice,	4,000 00

\$19,750 00

SUPERIOR COURT.

John M. Thayer,	\$4,000 00
Silas A. Robinson,	4,000 00
Ralph Wheeler,	4,000 00
George W. Wheeler,	3,999 96
Milton A. Shumway,	4,000 00

No. 3.—Judicial Expenses.—Continued.

Alberto T. Roraback, . . .	4,000 00
William S. Case, . . .	4,000 00
Joel H. Reed, . . .	4,916 67
Edwin B. Gager, . . .	4,000 00
William T. Elmer, . . .	999 99

\$37,916 62

COURTS OF COMMON PLEAS.

John Coats, Hartford County, .	\$3,166 66
Leverett M. Hubbard, New Haven County (civil), . . .	1,750 00
Jacob Ullman, New Haven County (civil), . . .	1,250 00
James Bishop, New Haven County (criminal), . . .	2,108 33
William S. Bennett, New Haven County (criminal), . . .	500 00
Walter C. Noyes, New London County (civil), . . .	2,500 00
Walter C. Noyes, New London County (criminal), . . .	500 00
Howard J. Curtis, Fairfield County (civil), . . .	4,000 00
John H. Light, Fairfield County (criminal), . . .	1,666 60
Gideon H. Welch, Litchfield County,	3,000 00
George H. Cowell, Waterbury Dis- trict Court. . . .	3,000 00

\$23,441 59

EXPENSES OF JUDGES.

David Torrance, . . .	\$1,500 00
Simeon Baldwin, . . .	1,500 00
William Hamersley, . . .	1,500 00
Frederick B. Hall, . . .	1,500 00
Samuel O. Prentice, . . .	1,500 00
John M. Thayer, . . .	1,500 00
Silas A. Robinson, . . .	1,500 00
Ralph Wheeler, . . .	1,500 00

No. 3.—Judicial Expenses. — <i>Continued.</i>		
George W. Wheeler, . . .	1,500	00
Milton A. Shumway, . . .	1,500	00
William T. Elmer, . . .	625	00
Alberto T. Roraback, . . .	1,500	00
William S. Case, . . .	1,500	00
Edwin B. Gager, . . .	1,500	00
Joel H. Reed, . . .	979	16
Epaphroditus Peck, . . .	33	29
Leverett M. Hubbard, . . .	191	10
James Bishop, . . .	69	77
Walter C. Noyes, . . .	18	80
Howard J. Curtis, . . .	177	75
Gideon H. Welch, . . .	203	40

\$21,798 27

SALARIES OF STATE'S ATTORNEYS.

Arthur F. Eggleston, Hartford County, . . .	\$4,000	00
William H. Williams, New Haven County (10 mos.), . . .	3,333	30
John P. Kellogg, Assistant, New Haven County, . . .	1,200	00
Solomon Lucas, New London County,	2,500	00
Samuel Fessenden, Fairfield County,	4,000	00
Charles E. Searls, Windham County,	1,700	00
Donald T. Warner, Litchfield County,	2,000	00
Frank D. Haines, Middlesex County,	1,700	00
Joel H. Reed, Tolland County, . . .	408	65
Charles Phelps, Tolland County, . . .	841	35

\$21,683 30

SALARIES OF PROSECUTING ATTORNEYS.

Robert J. Woodruff, New Haven County, . . .	\$2,000	00
Albert P. Bradstreet, Waterbury District, . . .	1,500	00
Michael Kenealy, Fairfield County,	1,375	00
H. A. Hull, New London County, . . .	1,200	00

\$6,075 00

No. 8. — Judicial Expenses. — Continued.

EXPENSES OF ATTORNEYS.

William H. Williams,	.	.	\$200 00
John P. Kellogg,	.	.	200 00
Solomon Lucas,	.	.	200 00
Samuel Fessenden,	.	.	200 00
Charles E. Searls,	.	.	200 00
Donald T. Warner,	.	.	200 00
Frank D. Haines,	.	.	200 00
Joel H. Reed,	.	.	65 38
Charles Phelps,	.	.	134 62
Robert J. Woodruff,	.	.	200 00
Michael Kenealy,	.	.	200 00

\$2,000 00

PREMIUMS ON BONDS OF ATTORNEYS.

Arthur F. Eggleston, Hartford	
County,	\$10 50
William H. Williams, New Haven	
County,	24 00
John P. Kellogg, New Haven County,	12 66
Solomon Lucas, New London County,	10 50
Samuel Fessenden, Fairfield County,	10 50
Charles E. Searls, Windham County,	10 50
Donald T. Warner, Litchfield County,	21 00
Frank D. Haines, Middlesex County,	15 00
Charles Phelps, Tolland County,	17 58
Robert J. Woodruff, New Haven	
County,	7 00
A. P. Bradstreet, New Haven	
County,	7 00
H. A. Hull, New London County,	7 00

\$153 24

SALARIES OF SHERIFFS.

Edwin J. Smith, Hartford County,	\$1,000 00
Albert B. Dunham, New Haven	
County,	999 99
George O. Jackson, New London	
County,	644 46

No. 8. — Judicial Expenses. — Continued.

Sidney A. Brown, New London County,	522 20
Sidney E. Hawley, Fairfield County (14 mos.),	1,166 66
Preston B. Sibley, Windham County,	1,000 00
Chesterfield C. Middlebrooks, Litchfield County,	1,000 00
Richard Davis, Middlesex County,	1,000 00
Amasa P. Dickinson, Tolland County,	1,000 00

\$8,333 31**PREMIUMS ON BONDS OF SHERIFFS.**

Edwin J. Smith,	\$35 00
A. B. Dunham,	35 00
Sidney A. Brown,	35 00
Sidney E. Hawley,	35 00
Preston B. Sibley,	35 00
C. C. Middlebrooks,	35 00
Richard Davis,	35 00
A. P. Dickinson,	35 00

\$280 00**SALARY AND EXPENSES OF STATE REFEREE.**

William T. Elmer, salary,	\$1,166 66
William T. Elmer, expenses,	291 67

\$1,458 33**SUPREME COURT REPORTER.**

James P. Andrews, Reporter, salary,	\$3,750 00
James P. Andrews, Reporter, expenses,	409 74
James P. Andrews, Reporter, office expenses,	23 10
William E. Osborne, Clerk, salary,	1,280 00
The Case, Lockwood & Brainard Co., printing, etc.,	575 85

\$6,038 69

No. 8.—Judicial Expenses.—*Continued.*

SALARIES OF CLERKS OF SUPERIOR COURT.

George A. Conant, Clerk, Hartford County,	\$4,000 00
J. Lincoln Fenn, Assistant, Hartford County,	3,000 00
Edward A. Anketell, Clerk, New Haven County,	4,100 00
John C. Gallagher, Assistant, New Haven County,	2,788 12
John S. Fowler, Assistant, New Haven County,	2,788 12
Samuel J. Marsh, Assistant, New Haven County,	2,152 70
John C. Averill, Clerk, New London County (10 mos.),	2,083 30
George E. Parsons, Assistant, New London County,	1,500 00
William R. Shelton, Clerk, Fairfield County,	4,800 00
William T. Haviland, Assistant, Fairfield County,	1,700 00
Fred W. Tracy, Assistant, Fairfield County,	2,000 00
John R. Booth, Assistant, Fairfield County,	500 00
Edgar M. Warner, Clerk, Windham County,	2,900 00
George W. Meloney, Assistant, Windham County,	225 00
Dwight C. Kilbourn, Clerk, Litchfield County,	2,400 00
W. F. Dowd, Assistant, Litchfield County,	600 00
Charles G. R. Vinal, Clerk, Middlesex County,	2,200 00
Frederic Vinal, Assistant, Middlesex County,	600 00
Lyman T. Tingier, Clerk, Tolland County,	1,900 00

No. 8.—Judicial Expenses.—Continued.

Edwin S. Agard, Assistant, Tolland County,	100 00
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\$42,337 24**PREMIUMS ON BONDS OF CLERKS.**

George A. Conant, Hartford Superior,	\$38 50
J. Lincoln Fenn, Hartford Superior,	17 50
E. A. Anketell, New Haven Superior,	38 50
John C. Gallagher, New Haven Superior,	17 50
John S. Fowler, New Haven Superior,	17 50
Samuel J. Marsh, New Haven Superior,	17 50
John C. Averill, New London Superior,	28 00
George E. Parsons, New London Superior,	35 00
William R. Shelton, Fairfield Superior,	38 50
William T. Haviland, Fairfield Superior,	17 50
Fred W. Tracy, Fairfield Superior,	17 50
Edgar M. Warner, Windham Superior,	21 00
Geo. W. Meloney, Windham Superior,	17 50
Dwight C. Kilbourn, Litchfield Superior,	21 00
Wheaton F. Dowd, Litchfield Superior,	17 50
Charles G. Vinal, Middlesex Superior,	21 00
Frederic Vinal, Middlesex Superior,	17 50
Lyman T. Tingier, Tolland Superior,	21 00
Edwin S. Agard, Tolland Superior,	17 50
Mahlon H. Moyer, Hartford Common Pleas,	3 50
F. L. Averill, New Haven Common Pleas (civil),	5 25

No. 8. — Judicial Expenses. — Continued.

F. L. Averill, New Haven Common Pleas (criminal),	8 00
E. S. Pickett, New Haven Common Pleas (criminal),	7 00
John C. Averill, New London Common Pleas (civil),	3 50
John C. Averill, New London Common Pleas (criminal),	3 50
W. B. Coit, New London Common Pleas (criminal),	3 50
W. R. Shelton, Fairfield Common Pleas (criminal),	3 50
W. T. Haviland, Fairfield Common Pleas (civil),	3 50
F. W. Tracy, Fairfield Common Pleas (criminal),	7 00
W. F. Dowd, Litchfield Common Pleas,	3 50
L. F. Root, Waterbury District,	21 00
W. M. Gillette, Waterbury District,	17 50

\$527 75

PREMIUMS ON BONDS OF CORONERS.

I. Gilbert Calhoun, Hartford County,	\$7 50
Eli Mix, New Haven County,	10 50
Franklin H. Brown, New London County,	10 50
Charles A. Doten, Fairfield County,	10 50
Arthur G. Bill, Windham County,	10 50
Richard T. Higgins, Litchfield County,	10 50
Stephen B. Davis, Middlesex County,	10 50
Robert H. Fisk, Tolland County,	10 50
Charles Phelps, Tolland County,	10 50

\$91 50

REWARDS FOR CONVICTION OF POULTRY THIEVES.

G. J. White,	\$10 00
W. A. Booth,	15 00

No. 8.—Judicial Expenses.—Continued.

George B. Woodruff, . . .	50 00
Nelson Potter, . . .	50 00
F. F. Potter, . . .	50 00
John B. Couch, . . .	50 00
Arnold Kurth, . . .	50 00

\$275 00

REWARDS OFFERED BY GOVERNOR.

New London Superior Court, . .	\$1,000 00	\$1,000 00
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PAYMENTS ON ACCOUNT OF PROBATION OFFICERS.

W. H. Barnard, printing, etc., . .	\$135 55	\$135 55
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COURT EXPENSES.

SUPERIOR COURT, HARTFORD COUNTY.

George A. Conant, Clerk—

Bills of costs, . . .	\$9,410 34
Jury debenture, . . .	2,873 92
Coroner, . . .	3,362 40
Sheriff, deputies, and jury officers, attendance, . . .	1,026 50
Messenger, . . .	1,233 75
Stenographer, services and tran- scripts, . . .	1,910 23
Service of jury warrants, . .	169 25
Rewards for conviction of criminals,	240 00
Jury commissioners, . . .	62 60
Clerical assistance for clerk, . .	1,156 21
Sundries, printing, stationery, light, heat, etc., . . .	3,354 17

\$24,799 37

SUPREME COURT.

George A. Conant, Clerk—

Sheriff, . . .	\$57 00
Messenger, . . .	50 00
Typewriting for judges, . . .	419 41

No. 8.—Judicial Expenses.—Continued.

Supreme Court records, . . .	104 65
Sundries, printing, etc., . . .	3,698 45
	<u>\$4,329 51</u>

SUPERIOR COURT, NEW HAVEN COUNTY.

Edward A. Anketell, Clerk —

Bills of costs,	\$14,722 20
Jury debenture,	6,225 44
Coroner,	4,559 58
Sheriff, deputies, and jury officers, attendance,	1,425 00
Messenger,	1,393 00
Stenographers, services and tran- scripts,	3,995 90
Services of jury warrants,	227 44
Jury commissioners,	37 50
Sundries, printing, stationery, heat, light, etc.,	4,749 70
	<u>\$37,335 76</u>

SUPREME COURT.

Edward A. Anketell, Clerk —

Supreme Court records,	\$440 95
Sundries, printing, etc.,	3,956 74
	<u>\$4,397 69</u>

SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Samuel J. Marsh, Clerk —

Bills of costs,	\$3,585 35
Jury debenture,	1,845 28
Sheriff, deputies, and jury officers, attendance,	727 20
Messenger,	368 50
Stenographer, services and tran- scripts,	1,258 90
Service of jury warrants,	113 06

No. 8. — Judicial Expenses. — *Continued.*

Sundries, printing, stationery, light, heat, etc.,	2,078 69
Copies for Supreme Court,	15 30
Rewards for conviction of criminals,	175 00

\$10,167 28

SUPERIOR COURT, NEW LONDON COUNTY.

John C. Averill, Clerk —

Bills of costs,	\$11,715 67
Jury debenture,	4,879 94
Coroner,	3,044 37
Sheriff, deputies, and jury officers, attendance,	1,719 50
Messenger,	355 00
Stenographer, services and tran- scripts,	2,897 20
Jury Commissioners,	34 37
Service of jury warrants,	394 00
Sundries, printing, stationery, light, heat, etc.,	2,025 20
Rewards for conviction of criminals,	165 00

\$27,230 25

SUPREME COURT.

John C. Averill, Clerk —

Sheriff,	\$21 00
Messenger,	12 50
Supreme Court records,	84 00
Sundries, printing, etc.,	548 09

\$665 59

SUPERIOR COURT, FAIRFIELD COUNTY.

William R. Shelton, Clerk —

Bills of costs,	\$28,315 86
Jury debenture,	4,638 78
Coroner,	4,265 18
Sheriff, deputies, and jury officers, attendance,	1,486 00
Messenger,	1,170 00

No. 2.—Judicial Expenses.—Continued.

Stenographer, services and transcripts,	4,228 14	
Service of jury warrants,	559 98	
Rewards for conviction of criminals,	195 00	
Jury commissioners,	25 00	
Sundries, printing, stationery, light, heat, etc.,	5,716 52	
		\$50,600 46

SUPREME COURT.

William R. Shelton, Clerk —

Sheriff,	\$51 00	
Messenger,	40 00	
Supreme Court records,	530 15	
Sundries, printing, etc.,	411 70	
		\$1,032 85

SUPERIOR COURT, WINDHAM COUNTY.

Edgar M. Warner, Clerk —

Bills of costs,	\$4,012 24	
Jury debenture,	1,449 74	
Coroner,	586 30	
Sheriff, deputies, and jury officers, attendance,	607 00	
Messenger,	215 00	
Stenographer, services and transcripts,	974 45	
Service of jury warrants,	83 41	
Reward for conviction of criminals,	95 00	
Jury commissioners,	64 95	
Sundries, printing, stationery, light, heat, etc.,	1,423 71	
		\$9,511 80

SUPERIOR COURT, LITCHFIELD COUNTY.

Dwight C. Kilbourn, Clerk —

Bills of costs,	\$5,743 83	
Jury debenture,	1,476 48	

No. 8. — Judicial Expenses. — Continued.

Coroner,	623 95
Sheriff, deputies, and jury officers, attendance,	628 00
Messenger,	170 00
Stenographer, services and tran- scripts,	982 83
Service of jury warrants,	67 12
Jury commissioners,	40 65
Sundries, printing, stationery, light, heat, etc.,	998 81
Reward for conviction of criminals,	120 00
Copies for Supreme Court,	172 00

\$11,023 67**SUPERIOR COURT, MIDDLESEX COUNTY.****Charles G. R. Vinal, Clerk —**

Bills of costs,	\$2,403 38
Jury debenture,	956 10
Coroner,	928 85
Sheriff, deputies, and jury officers, attendance,	699 50
Messenger,	270 00
Stenographer, services and tran- scripts,	779 50
Service of jury warrants,	109 43
Jury commissioners,	26 00
Sundries, printing, stationery, heat, light, etc.,	1,007 46

\$7,180 22**SUPERIOR COURT, TOLLAND COUNTY.****Lyman T. Tingier, Clerk —**

Bills of costs,	\$4,730 86
Jury debenture,	934 48
Coroner,	443 18
Sheriff, deputies, and jury officers, attendance,	338 50
Messenger,	95 00
Stenographer, services and tran- scripts,	426 37

No. 2. — Judicial Expenses. — Continued.

Service of jury warrants,	151 18
Reward for conviction of criminals,	50 00
Jury commissioners,	37 85
Sundries, printing, stationery, light, heat, etc.,	674 68
	\$7,882 10

COURT OF COMMON PLEAS, HARTFORD COUNTY.

Mahlon H. Moyer, Clerk —

Jury debenture,	1,576 14
Sheriff, deputies, and jury officers, attendance,	584 50
Messenger,	780 00
Stenographer, services and tran- scripts,	1,580 40
Service of jury warrants,	88 11
Associate Judge,	180 00
Sundries, printing, stationery, light, heat, etc.,	2,396 98
Clerk's commissions,	222 65
	\$7,408 78

COURT OF COMMON PLEAS (CIVIL), NEW HAVEN COUNTY.

Frederick L. Averill, Clerk —

Jury debenture,	\$2,173 68
Sheriff, deputies, and jury officers, attendance,	765 00
Messenger,	915 00
Stenographer, services and tran- scripts,	1,311 19
Deputy Judge,	200 00
Service of jury warrants,	34 62
Sundries, printing, stationery, light, heat, etc.,	2,381 18
Clerk's commissions,	209 56
	\$7,990 23

No. 8. — Judicial Expenses. — *Continued.*

COURT OF COMMON PLEAS (CRIMINAL), NEW HAVEN COUNTY.

Frederick L. Averill, Clerk —

Bills of costs,	\$4,189 56
Jury debenture,	3,265 48
Sheriff, deputies, and jury officers, attendance,	421 00
Messenger,	160 00
Stenographer, services and tran- scripts,	698 15
Service of jury warrants,	235 00
Sundries, printing, stationery, light, heat, etc.,	744 03
Clerk's commissions,	344 91

\$10,058 13

COURT OF COMMON PLEAS (CIVIL), NEW LONDON COUNTY.

John C. Averill, Clerk —

Jury debenture,	\$671 66
Sheriff, deputies, and jury officers, attendance,	459 00
Messenger,	187 50
Stenographer, services and tran- scripts,	160 00
Service of jury warrants,	22 00
Associate Judge,	21 27
Sundries, stationery, printing, light, heat, etc.,	619 70
Clerk's commissions,	60 08

\$2,201 21

COURT OF COMMON PLEAS (CRIMINAL), NEW LONDON COUNTY.

John C. Averill, Clerk —

Bills of costs,	\$1,482 49
Jury debenture,	462 56
Sheriff, deputies, and jury officers, attendance,	101 00
Messenger,	35 00

No. 2.—Judicial Expenses.—Continued.

Stenographer, services and transcripts,	70 00
Service of jury warrants,	18 00
Sundries, printing, stationery, light, heat, etc.,	186 50
Clerk's commissions,	163 85
	\$2,519 40

COURT OF COMMON PLEAS (CIVIL), FAIRFIELD COUNTY.

William T. Haviland, Clerk —

Jury debenture,	\$1,038 96
Sheriff, deputies, and jury officers, attendance,	893 00
Messenger,	715 00
Stenographer, services and transcripts,	399 37
Service of jury warrants,	122 08
Associate Judge,	673 75
Sundries, printing, stationery, light, heat, etc.,	1,679 69
Clerk's commissions,	165 29
	\$5,687 14

COURT OF COMMON PLEAS (CRIMINAL), FAIRFIELD COUNTY.

William R. Shelton, Clerk —

Bills of costs,	\$5,813 85
Jury debenture,	724 34
Sheriff, deputies, and jury officers, attendance,	296 00
Deputy Judge,	20 00
Stenographer, services and transcripts,	150 00
Service of jury warrants,	283 43
Sundries, printing, stationery, light, heat, etc.,	296 13
Clerk's commissions,	367 90
	\$7,951 65

No. 3.—Judicial Expenses.—Concluded.

COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

Wheaton F. Dowd, Clerk—	
Jury debenture,	\$779 94
Sheriff, deputies, and jury officers, attendance,	325 00
Messenger,	200 00
Stenographer, services and tran- scripts,	336 10
Service of jury warrants,	78 86
Deputy Judge,	21 50
Sundries, printing, stationery, light, heat, etc.,	616 94
Clerk's commissions,	56 50
	\$2,414 84

WATERBURY DISTRICT COURT.

Linford F. Root, Clerk—	
Bills of costs,	\$977 91
Jury debenture,	1,932 84
Sheriff, deputies, and jury officers, attendance,	816 50
Messenger,	795 00
Stenographer, services and tran- scripts,	951 20
Service of jury warrants,	169 58
Associate Judge,	715 00
Sundries, printing, stationery, light, heat, etc.,	1,251 33
Clerk's commissions,	461 30
	\$8,070 66
	\$443,753 98

No. 4. — Board of Prisoners.

No. 4.

BOARD OF PRISONERS IN COUNTY JAILS.**HARTFORD COUNTY.**

George A. Conant, Clerk —

Jailer's bill,	\$32,114 21	
Key fees,	<u>847 50</u>	
		\$32,961 71

NEW HAVEN COUNTY.

Edward A. Anketell, Clerk —

Jailer's bill,	\$31,473 78	
Key fees,	<u>1,471 00</u>	
		\$32,944 78

NEW LONDON COUNTY.

John C. Averill, Clerk —

Jailer's bill,	\$9,907 64	
Key fees,	<u>453 00</u>	
		\$10,360 64

FAIRFIELD COUNTY.

William R. Shelton, Clerk —

Jailer's bill,	\$18,586 33	
Key fees,	<u>924 00</u>	
		\$19,510 33

WINDHAM COUNTY.

Edgar M. Warner, Clerk —

Jailer's bill,	\$4,978 83	
Key fees,	<u>112 00</u>	
		\$5,090 83

No. 4. — Board of Prisoners. — Concluded. No. 5. — Capitol and Grounds.

LITCHFIELD COUNTY.

Dwight C. Kilbourn, Clerk —

Jailer's bill,	\$4,368 21
Key fees,	88 50

\$4,456 71

MIDDLESEX COUNTY.

Charles G. R. Vinal, Clerk —

Jailer's bill,	\$3,277 64
Key fees,	89 00

\$3,366 64

TOLLAND COUNTY.

Lyman T. Tingier, Clerk —

Jailer's bill,	\$2,244 73
Key fees,	56 00

\$2,300 73

\$110,992 37

No. 5.

CAPITOL AND GROUNDS.

CAPITOL.

Francis Stevenson, Superintendent, salary,	\$550 86
Francis Stevenson, Superintendent, weekly payroll of employees,	6,099 72
Francis Stevenson, Superintendent, sundry bills,	195 06
William B. Sprague, Superintendent, salary,	1,058 00
William B. Sprague, Superintendent, weekly payroll of employees,	15,962 77

No. 5. — Capitol and Grounds. — *Continued.*

William B. Sprague, Superintendent, sundry bills,	556 18
William B. Sprague, Superintendent, for work of employees on new vaults,	240 55
William B. Sprague, Superintendent, premium on bond,	1 75
John L. Wilson, Assistant Superin- tendent, salary,	1,408 81
Otto Olsen, Assistant to Superin- tendent during session,	600 00
Charles W. Grannis, Assistant to Su- perintendent during session,	600 00
Robert Harris, Assistant to Super- intendent during session,	600 00
Wm. H. Taylor, Assistant to Super- intendent during session,	600 00
J. G. Rathbun, Assistant to Super- intendent during session,	600 00
W. H. Gibney, Assistant to Super- intendent during session,	600 00
Wm. H. Hickman, coat-room at- tendant,	600 00
Wm. Narviete, coat-room attendant, Southern New England Telephone Co.,	1,384 42
Hartford Coal Co., coal,	3,901 97
Ernst Schall, care and repair of electric clocks,	382 95
Wm. Angus, balance for work on dome,	3,500 00
R. N. Berrian, Chairman of Commit- tee in regard to repairs on dome, for services and expenses of Com- mittee,	3,157 19
Hartford City Gas Light Co.,	130 10
Hartford Electric Light Co.,	2,470 80
Hartford Water Commissioners,	541 92
New England Engineering Co., re- pairs on electric wiring, etc.,	167 97

 No. 5.—Capitol and Grounds.—*Continued.*

The Case, Lockwood & Brainard Co.,
printing, stationery, etc., . . . 70 35

\$46,581 37

OCTOBER, 1904.

John H. Belden, safe for Highway
Commissioner, . . . \$55 00
Hartford Street Railway Co., tickets
for mail carrier, . . . 125 00
Patten Dye Works, cleaning carpets, . . . 10 62
Ralph E. Page, hardware, . . . 2 30
Library Bureau, cabinet for Board
of Education, . . . 57 00
Scovil Mfg. Co., buttons for uniforms, . . . 7 50

NOVEMBER.

Wm. H. Post Carpet Co., laying car-
pets, etc., . . . 33 68
C. C. Fuller & Co., reseating chairs, . . . 8 65
F. H. Hayes, repairs on boilers, . . . 14 80
Hartford & Spring Brook Ice Co., ice, . . . 225 20
White & Whitmore, repairing floors, . . . 33 00
F. S. DeRonde Co., paint remover, . . . 5 00
Tuttle Plating Co., plating, . . . 4 50
U. S. Envelope Co., stationery, . . . 18 60

DECEMBER.

Hartford Lumber Co., lumber, . . . 9 45
Warner & Bailey, overalls, . . . 4 50
E. S. Yergason, plans for decorating
Governor's office, . . . 75 00
Bonner, Preston & Co., finishing
room, paints, etc., . . . 54 87
Library Bureau, case for Library, . . . 170 00
Hartford Mill Supply Co., oil, etc., . . . 13 71
F. Hauser & Co., repairing chairs, . . . 13 50
Meriden Britannia Co., brush, comb,
etc., for Governor's office, . . . 34 20
Watson Tryon & Son, repairs, . . . 26 10
Wm. H. Post Carpet Co., repairing
and laying carpets, . . . 121 73

No. 5.—Capitol and Grounds.—Continued.

Simons & Fox, flags,	45 00
C. Birkery, repairs,	3 84
F. J. Knox Co., plumbers' supplies,	58 11
Linus T. Fenn, chair springs, . .	2 75
P. Garvan, paper, twine, etc., . .	32 78
F. J. Knox Co., supplies,	35 88
Neal, Goff & Inglis, rug,	47 60

JANUARY, 1905.

Bradley & Hubbard Mfg. Co., re- pairs on fixtures,	2 00
Wise, Smith & Co., table linen, etc.,	78 27
Standard Oil Co., oil,	4 50
T. Sisson & Co., supplies,	9 72
Armour & Co., soap,	7 50
C. C. Fuller & Co., repairing chairs, etc.,	6 25
Wm. H. Post Carpet Co., relaying carpets,	41 50
J. H. & W. E. Cone, hardware, . .	36 37
C. H. Case & Co., chair plates, etc., .	13 75
Patten Dye Works, cleaning carpets,	9 73
Wise, Smith & Co., crockery, . . .	40 02
Rice & Baldwin Electric Co., light shades,	24 00
Hollar Lock Inspection and Guaranty Co., care of Treasurer's vaults, . .	35 00
F. J. Knox & Co., plumbers' supplies,	18 23
Charles Coburn, brushes,	7 50
Hartford Mill Supply Co., steam fittings,	7 96
Armour & Co., soap,	63 47
E. S. Kibbe & Co., soap,	8 75
Preston & Kenyon, signs,	10 50

FEBRUARY.

Stephen Maslen Corporation, marble slabs,	287 25
Linus T. Fenn, chair, leather, etc., . .	114 32
C. C. Fuller & Co., re-covering chairs,	24 85
Cristie & Co., bootblack stands, . .	25 00

No. 5.—Capitol and Grounds. — Continued.

C. H. Talcott & Co., brushes, etc., .	17 44
Ralph E. Page, hardware, .	2 30
Hartford Lumber Co., lumber, .	42 46
Bradley & Hubbard Mfg. Co., brass rods, etc.,	28 50
Blodgett & Clapp Co., iron, etc., .	23 53
J. H. & W. E. Cone, hardware, .	11 43
Sage, Allen & Co., brush brooms, .	3 00

MARCH.

Charles F. Sweet, polish,	2 00
Linus T. Fenn Co., desk for Quarter- Master General,	105 00
T. Sisson & Co., turpentine,	3 40
F. W. Griswold & Co., lumber,	5 00
W. H. Post Carpet Co., carpet, shades, etc., for Governor's Department,	609 00
C. R. Keeney, lamp,	4 00
Tracy, Robinson & Co., hardware,	22 05
Hartford Electric Light Co., lamp,	1 80
Mellen, Hewes & Co., crockery,	10 25
Linus T. Fenn Co., desk for Secre- tary,	105 00
Wooley Hardware Co., hardware,	3 25
Hartford Lumber Co., lumber,	15 97
C. C. Fuller & Co., reseating chairs,	3 40
Frederick L. Hauser & Co., chair cushions,	5 11
H. E. Putnam, removing ashes,	11 25
Simons & Fox, flags,	4 50
E. Howard Clock Co., record dials,	5 00
Billings Sidewalk & Coal Co., cement,	1 20
Blodgett & Clapp Co., hardware,	20 76
W. C. Mason Co., wood,	14 00

APRIL.

Hartford Street Railway Co.,	100 00
C. H. Case & Co., engraving,	11 50
Bonner-Preston & Co., oils,	14 10
E. S. Kibbe & Co., matches,	8 25

No. 5.—Capitol and Grounds. — Continued.

S. R. Benjamin, Agt., boiler insurance,	105 00
Scovil Mfg. Co., buttons,	11 25
Hartford Courant, advertising and subscription,	29 50
E. C. Bishop & Co., ladders,	3 28
C. H. Talcott & Co., shellac,	3 25
Hartford & Spring Brook Ice Co., ice,	18 30
Tracy, Robinson & Co., hardware,	5 04
U. S. Envelope Co., stationery, etc.,	18 90
Doten-Dunton Desk Co., desk for Governor,	140 00
Hartford Rattan Co., reseating chairs,	12 75
C. C. Fuller & Co., recaning chairs,	9 00
Frederick Hauser & Co, repairing cushions,	1 80
J. H. & W. E. Cone, hardware,	9 23
Hartford Telegram, advertising,	13 00
Day Pub. Co., advertising,	10 50
Evening Leader, advertising,	10 50
Standard Association, advertising,	10 50
Williams & Carleton, sponges,	63 05
C. O. Spencer, Comr., paid for typewriter,	52 75
Underwood Typewriter Co., typewriter for Insurance Department,	41 41

MAY.

Hartford Mill Supply Co., pipe, etc.,	116 65
G. Fischer & Co., rubber bands, etc.,	9 25
C. R. Hart & Co., rugs and sweepers,	19 65
C. W. Shea, recaning chairs,	17 20
Tracy, Robinson & Williams,	7 20
C. H. Talcott & Co.,	5 22
Rice & Baldwin Electric Co., repairs,	5 00
Wise, Smith & Co., desk, chairs, dusters, etc.,	108 69
Hartford & Spring Brook Ice Co., ice,	159 60
Warner & Bailey Co., overalls for workmen,	7 95

No. 5. — Capitol and Grounds. — *Continued.*

Preston & Kenyon, signs, . . .	5 00
Commercial Pub. Co., advertising, .	2 00
F. J. Knox & Co., plumbing supplies,	10 70
Frederick Hauser & Co., repairing furniture,	5 50
E. S. Kibbe Co., soap,	8 00
Charles Coburn, brushes,	14 50
Hartford Rattan Co., repairing chairs,	3 75
English & Mersick Co., leather, . .	14 04

JUNE.

T. P. Howell & Co., leather,	38 22
Smith Premier Typewriter Co., ma- chine for Adjutant-General's office,	52 75
Andrews & Peck, storm sash,	30 00
R. N. Fitzgerald, salt,	1 25
C. H. Talcott & Co., oil,	5 02
T. Sisson & Co., paint, etc.,	1 25
Smith Premier Typewriter Co., ma- chine for Adjutant-General's office,	37 75
Hartford Mill Supply Co., pipe fittings, etc.,	11 49
F. J. Knox & Co., hardware,	9 75
Pierson & Union, disinfectant,	72 90
Patten Dye Works, cleaning crash, . .	2 25

JULY.

Hartford Times, advertising,	16 80
Frederick Hauser & Co., repairs on chairs,	1 50
J. C. McManus, repairing coffee urn,	13 40
F. N. Sneath, repairing roof,	321 90
C. H. Talcott & Co., supplies,	8 00
Wise, Smith & Co., desk and dusters,	90 22
Tracy, Robinson & Williams,	15 97
J. H. & W. E. Cone, hardware,	8 58
Smith, Worthington & Co., dusters, . .	6 00
Wm. H. Post Carpet Co., shades, . . .	5 90
Blodgett & Clapp, supplies,	14 97

No. 5. — Capitol and Grounds. — Continued.

AUGUST.

Evening Post Association, advertising bids,	8 50
Plimpton Mfg. Co., file cases for Insurance Department,	91 25
Hartford Lumber Co., lumber,	20 85
English & Mersick Co., leather,	28 08
Billings Sidewalk & Coal Co., cement,	1 20
T. Sisson & Co., gasolene,	2 60
E. F. Houghton & Co., elevator supplies,	8 92
Wise, Smith & Co., cotton,	1 50
C. A. Lovell, oil,	17 85
A. W. Mitchell, Comptroller, expenses to Boston in regard to new vaults,	6 72
Eagle Dye Works, cleaning carpet,	3 00
Hartford & Spring Brook Ice Co., ice,	42 20
Hartford Mill Supply Co., hardware,	13 13
Hartford Street Railway Co., tickets for mail carrier,	75 00

SEPTEMBER.

C. H. Talcott & Co., varnish,	5 75
F. J. Knox Co., plumbers' supplies,	14 76
Brown, Thomson & Co., flag,	13 00
Hartford Mill Supply Co., supplies,	36 06
Chamberlain Weather Strip Co., strips for library and coat rooms,	60 20
P. Garvan, Inc., paper,	50 90

 \$5,797 01

 \$52,378 38

CAPITOL GROUNDS.

Francis Stevenson, Superintendent, weekly payroll of employees,	\$550 68
William B. Sprague, Superintendent, weekly payroll of employees,	1,302 63
Hartford Water Commissioners,	12 07

No. 5.—Capitol and Grounds.—*Condu.* No. 6.—Contingent Expenses.

Hartford Electric Light Co., .	349 64
Olds & Whipple, lawn mowers, .	12 00
Billings Sidewalk & Coal Co., cement, .	3 80
Ralph E. Page, snow shovels, .	5 40
F. C. Sturtevant, fertilizer, .	17 50
Smith, Worthington & Co., repairs on horses' boots, .	8 00
Orient Mfg. Co., spray for trees, .	5 39
City of Hartford, sprinkling, .	15 46
Conn. Trap Rock Quarries, stone, .	46 53
Blodgett & Clapp, hardware, .	13 68
Frederick L. Ford, inspection of new retaining wall, .	850 00
P. B. & W. H. O'Neil, building retaining wall, .	4,527 58
Evening Post, advertising bids, .	6 00
Hartford Courant, .	4 80
E. Balf Co., work on lawn and sidewalks, .	191 80
George W. McClunie, flowers, etc., .	230 00
J. H. & W. E. Cone, lawn mowers and grass seed, .	37 88
Bowker Fertilizing Co., fertilizer, .	76 00

\$8,266 84

60,645 22

No. 6.**CONTINGENT EXPENSES.****PENSIONS.**

Richard H. Clark, pension, .	..	\$552 00
George W. Lovejoy, pension, .	.	552 00
George L. Deming, pension, .	.	240 00
William Malone, pension, .	.	240 00
William J. Brown, pension, .	.	288 00

No. 6.—Contingent Expenses.—Continued.

Myra J. Davis, pension, . . .	520 00
Sara Fletcher, pension, . . .	260 00
Charlotte B. Cloyes, pension, . . .	144 00
Mary Kelsey, pension, . . .	144 00
Mary E. Shipman, pension, . . .	144 00
Anna Quigley, pension, . . .	120 00
	\$3,204 00

MAINTAINING DRAWBRIDGES.

Town of Norwalk, . . .	\$500 00
Town of Bridgeport, . . .	4,000 00
Town of Westport, . . .	1,000 00
County of New Haven, . . .	500 00
County of Fairfield, . . .	500 00
	\$6,500 00

AID ON ACCOUNT OF RAILROAD INDEBTEDNESS.

Salisbury,	\$190 00
Washington,	280 00
Chatham,	1,020 00
Essex,	430 00
Portland,	2,750 00
Middlefield,	280 00
Old Saybrook,	150 00
Roxbury,	270 00
Saybrook,	250 00
Rocky Hill,	210 00
North Canaan,	300 00
Hebron,	280 00
	\$6,410 00
Horace Clift, care of John Mason monument,	\$10 00
H. P. Cleveland, care of Putnam monument,	20 00
A. Kingsbury, care of Nathan Hale monument,	15 00
Anna Warner Bailey Chapter, D. A. R., appropriation,	300 00

No. 6. — Contingent Expenses. — Continued.

Connecticut Historical Society, appropriation,	1,000 00	
Connecticut Historical Museum, appropriation,	600 00	
		\$1,945 00
Town of Old Saybrook, maintaining ferry,	\$750 00	
Town of Old Lyme, maintaining ferry,	750 00	
Town of Old Lyme, for new ferry authorized by Legislature of 1905,	2,000 00	
Town of Old Saybrook, for new ferry authorized by Legislature of 1905,	2,000 00	
		\$5,500 00
H. W. Beecher, Regimental History 1st Light Battery,	200 00	
Stephen Walkley, Regimental History 7th Regiment,	200 00	
Smith Granite Co., monument to 7th Regiment,	4,000 00	
Fox & Becher, monument to 24th Regiment,	1,000 00	
Bela S. Pratt, balance due on John Winthrop statue,	6,000 00	
Geo. M. Cole, Adjutant-General, expenses of Governor and party at dedication of John Winthrop statue,	500 00	
Geo. M. Cole, Adjutant-General, expenses of Governor and party at dedication of monument at Chattanooga, Tenn.,	8,763 85	
Geo. M. Cole, Adjutant-General, expenses of Governor and party at dedication of soldiers' monument at New Haven. Special Act, No. 313,	3,500 00	
John S. Carpenter, for illness contracted in service of State, authorized by Session of 1905,	400 00	

No. 6.—Contingent Expenses.—Continued.

Andrew Mussmane, grant by Legislature of 1905,	75 00
W. H. Ryley, grant by Legislature of 1905,	175 00
Louis P. Strong, grant by Legislature of 1905,	200 00
Theresa J. Ward, grant by Legislature of 1905,	200 00
R. H. Rhodes, grant by Legislature of 1905,	600 00
Cyrus E. Prindle, grant by Legislature of 1905,	500 00
Geo. C. Abbott, grant by Legislature of 1905,	320 50
Secretary of State, pay and expenses of presidential electors, . .	251 45
O. F. Denton, care and burial of Harry Denton, Private, injured in service of State (authorized by Special Act of Legislature), .	404 05
Chas. L. Wing, on acc't of Harry Denton, above,	50
Peter Doolan, Deputy Sheriff, services in case of State vs. Shelton & Bridgeport,	10 60
	\$27,300 95

PREMIUM ON BONDS FOR COUNTY OFFICERS.

M. H. Holcomb, County Treasurer, Hartford County,	\$35 00
Hiram Jacobs, County Treasurer, New Haven County,	35 00
Arthur M. Brown, County Treasurer, New London County,	35 00
J. R. Davis, County Treasurer, Windham County,	35 00
R. C. Markham, County Treasurer, Middlesex County,	35 00

No. 6. — Contingent Expenses. — *Continued.*

F. T. Newcomb, County Treasurer, Tolland County,	35 00
Edward H. Dewey, County Commis- sioner, Hartford County,	46 67
R. A. Potter, County Commissioner, Hartford County,	35 00
Wm. Bailey, Jr., County Commis- sioner, Hartford County,	35 00
Jacob D. Walter, County Commis- sioner, New Haven County,	30 00
James Geddes, County Commissioner, New Haven County,	35 00
E. F. Thompson, County Commis- sioner, New Haven County,	35 00
Reuben H. Tucker, County Commis- sioner, New Haven County,	5 00
Benj. F. Williams, County Commis- sioner, New London County,	35 00
Richard W. Chadwick, County Com- missioner, New London County,	35 00
Charles D. Noyes, County Commis- sioner, New London County,	35 00
Charles H. Peix, Jr., County Commis- sioner, Fairfield County,	35 00
Simeon Pease, County Commissioner, Fairfield County,	35 00
Whitman S. Mead, County Commis- sioner, Fairfield County,	35 00
Charles E. Barber, County Commis- sioner, Windham County,	35 00
Edwin H. Hall, County Commis- sioner, Windham County,	35 00
E. H. Cortiss, County Commissioner, Windham County,	35 00
Howard M. Guernsey, County Com- missioner, Litchfield County,	35 00
Hubert B. Case, County Commis- sioner, Litchfield County,	35 00
George W. Hall, County Commis- sioner, Litchfield County,	11 66

No. 6.—Contingent Expenses.—Continued.

J. J. Karl, County Commissioner, Litchfield County,	35 00
John J. Hubbard, County Commis- sioner, Middlesex County,	35 00
E. T. Clark, County Commissioner, Middlesex County,	35 00
Chas. E. Chapman, County Commis- sioner, Middlesex County,	39 80
Amos Pease, County Commissioner, Tolland County,	35 00
J. H. Buell, County Commissioner, Tolland County,	35 00
John Brown, County Commissioner, Tolland County,	35 00

\$1,078 13

STATE FIREMEN'S ASSOCIATION.

Samuel C. Snagg, Treasurer, annual appropriation,	\$1,000 00
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SUNDRY PERSONS FOR CLAIMS AGAINST CONNECTICUT STATE
FIREMEN'S ASSOCIATION.

OCTOBER, 1904.

C. H. Rose,	\$224 00
Marion Bridgett,	26 00
Mrs. Thomas Langan,	26 00
Kate E. Mullen,	78 00
Mrs. F. C. Lomas,	26 00
Mrs. A. E. Regan,	26 00
Mrs. Daniel Fagan,	52 00
Mrs. John Kampf,	26 00
Mrs. Rose Cadieu,	52 00
Minnie W. Capron,	52 00
Mrs. Elizabeth Bush,	52 00
Jennie E. Main,	78 00
Kate Roberts,	78 00
Margaret E. Ennis,	26 00
Nathan Hale, Guardian,	26 00

No. 6.—Contingent Expenses.—*Continued.*

Phoebe L. Hale, . . .	26 00
Charity E. Fairchild, . . .	26 00
Belle C. Goodrich, . . .	26 00
J. W. Heffernan, Trustee, . . .	26 00
G. S. Leibert, . . .	42 00
Mrs. W. C. Judd, . . .	52 00
Thomas Welch, . . .	20 00
John McLean, . . .	36 00
J. H. Callahan, . . .	40 00

NOVEMBER.

George E. May, . . .	114 00
F. W. Holland, . . .	16 00
P. F. Riley, Sr., . . .	14 00
Harry N. Langdon, . . .	16 00
T. J. Weller, . . .	122 00
Mary Cleary, . . .	26 00

DECEMBER.

Curtis Rockwell, . . .	46 00
P. J. Murphy, . . .	16 00
M. J. Minze, . . .	12 00
J. Kavanaugh, . . .	10 00
Thomas McKenna, . . .	14 00
J. P. Whalan, . . .	38 00
George Walsh, . . .	32 00
Arthur McGowan, . . .	14 00
Anna Griffith, . . .	550 00
E. F. Hendricks, . . .	38 00
Mrs. F. C. Lomas, . . .	26 00
Mrs. John Kampf, . . .	26 00
Mrs. Mary Cleary, . . .	26 00
Mrs. Thomas Langan, . . .	26 00
Mrs. Marion Bridgett, . . .	26 00
Mrs. C. E. Fairchild, . . .	26 00
Mrs. A. E. Regan, . . .	26 00
Mrs. Phoebe L. Hale, . . .	26 00
Nathan Hale, Guardian, . . .	26 00
Mrs. B. C. Goodrich, . . .	26 00
Mrs. M. E. Ennis, . . .	26 00

No. 6. — Contingent Expenses. — Continued.

Mrs. Elizabeth Bush, . . .	30 00
Mrs. Daniel Fagan, . . .	52 00
Mrs. Rose Cadieu, . . .	52 00
Mrs. W. C. Judd, . . .	52 00
Mrs. M. W. Capron, . . .	52 00
Mrs. Kate Roberts, . . .	78 00
Mrs. J. E. Main, . . .	78 00
Mrs. Kate E. Mullen, . . .	78 00

JANUARY, 1905.

F. A. Hoyt, . . .	32 00
A. N. Lounsbury, . . .	8 00
F. Bouton, . . .	20 00
J. E. Curtis, 2d, . . .	24 00
C. H. Bass, . . .	14 00
H. M. Congdon, . . .	6 00
D. J. Blackburn, . . .	6 00
T. J. McCarthy, . . .	70 00
Thomas Doyle, . . .	148 00
George E. May, . . .	128 00
James Bennett, . . .	94 00
B. I. Lindley, . . .	26 00
George Eiley, . . .	44 00
J. R. Brooks, . . .	22 00
W. Campbell, . . .	28 00
D. Flynn, . . .	22 00
O. H. Hoyt, . . .	40 00
D. Kelley, . . .	84 00

FEBRUARY.

S. Klug, . . .	44 00
F. C. Callahan, . . .	36 00
J. E. Hartley, . . .	42 00
J. W. Schools, . . .	74 00
E. Leahy, . . .	28 00
F. J. Finn, . . .	20 00
E. Foley, . . .	6 00
J. H. O'Brien, . . .	14 00
F. T. Howard, . . .	24 00
J. P. Dolan, . . .	10 00

No. 6. — Contingent Expenses. — *Continued.*

Lawrence Bailey, . . .	28 00
J. J. Moran, . . .	12 00
W. F. Spang, . . .	44 00
N. J. Graham, . . .	6 00

MARCH.

T. Conners, . . .	12 00
J. F. Wall, . . .	12 00
F. DeCoursey, . . .	102 00
E. M. Quigley, . . .	16 00
J. F. Lally, . . .	26 00
P. J. Kennedy, . . .	108 00
Daniel Burke, . . .	72 00
J. J. McElroy, . . .	18 00
E. P. Acker, . . .	6 00
F. R. Hunt, . . .	20 00
C. D. Weir, . . .	54 00
G. E. May, . . .	58 00

APRIL.

Mrs. J. E. Main, . . .	78 00
Mrs. E. Bush, . . .	26 00
Mrs. Marion Bridgett, . . .	26 00
Mrs. C. E. Fairchild, . . .	26 00
Mrs. John E. Kampf, . . .	26 00
Mrs. W. C. Judd, . . .	52 00
Mrs. D. Fagan, . . .	52 00
Mrs. Kate E. Mullen, . . .	78 00
Mrs. A. E. Regan, . . .	26 00
Mrs. M. W. Capron, . . .	52 00
Mrs. Rose Cadieu, . . .	52 00
Mrs. Thos. Langan, . . .	26 00
Mrs. F. C. Lomas, . . .	26 00
Nathan Hale, Guardian, . . .	26 00
Mrs. Kate Roberts, . . .	78 00
Margaret E. Ennis, . . .	26 00
B. C. Goodrich, . . .	26 00
Phoebe L. Hale, . . .	26 00
Mary Cleary, . . .	26 00
Anna A. Griffith, . . .	112 00

No. 6. — Contingent Expenses. — *Continued.*

D. J. Regan,	24 00
Francis Nicholari,	26 00
D. B. Slattery,	14 00
W. E. Riordan,	12 00
E. E. Smith,	98 00
A. E. Wilcox,	60 00
L. S. Hagerty,	6 00
N. F. Levee,	8 00
C. S. Welch,	22 00
E. M. Quigley,	6 00
James Lyons,	30 00

MAY.

P. J. Lynch,	38 00
M. J. Graham,	60 00
S. C. Harris,	146 00
C. McGough,	18 00
M. H. Rourke,	108 00
C. W. Slagle,	12 00
Thos. Cavanaugh,	14 00
P. J. Brennan,	10 00
H. A. Potter,	10 00

JUNE.

J. H. O'Brien,	18 00
Michael McCarthy,	30 00
Maurice Cronan,	48 00
C. F. Hopkins,	6 00
Charles Speh,	10 00
J. G. Gladwin,	62 00
W. C. Foote,	64 00

JULY.

Belle C. Goodrich,	26 00
Mrs. John Kampf,	26 00
Mrs. C. A. Fairchild,	26 00
Mrs. A. E. Regan,	26 00
Mrs. Phoebe Hale,	26 00
Mrs. Thos. Langan,	26 00
Mrs. E. Bush,	26 00

 No. 6. — Contingent Expenses. — *Concluded.*

Mrs. F. C. Langan, . . .	26 00
M. E. Ennis, . . .	26 00
Marion Bridgett, . . .	26 00
Nathan Hale, Guardian, . . .	26 00
Mrs. W. C. Judd, . . .	52 00
Mrs. Daniel Fagan, . . .	52 00
M. W. Capron, . . .	52 00
Rose Cadieu, . . .	52 00
Kate E. Mullen, . . .	56 00
Mrs. Jennie E. Main, . . .	78 00
Mrs. Kate Roberts, . . .	78 00
Anna A. Griffith, . . .	78 00
Wm. E. Kelley, . . .	82 00
Mary Cleary, . . .	26 00
Henry Roy, . . .	22 00
Edw. E. Smith, . . .	156 00
Wm. Reddy, . . .	24 00
Matthew Bowen, . . .	12 00
John M. Moore, . . .	22 00
Walter S. Crosby, . . .	40 00
M T. Kenna, . . .	20 00

AUGUST.

Charles Burke, . . .	12 00
J. Toomey, . . .	18 00
J. Lawton, . . .	22 00
W. J. Burke, . . .	16 00
Geo. C. Coan, . . .	48 00
James L. Burke, . . .	18 00
J. H. Smith, . . .	24 00
T. F Egan, Jr., . . .	18 00

 \$7,876 00

 \$8,876 00

 \$60.814 08

 No. 7.—Board of Education.

No. 7.

STATE BOARD OF EDUCATION.

Charles D. Hine, Secretary, salary, .	\$3,500 00
Charles D. Hine, Secretary, office expenses,	5,005 99
Charles D. Hine, Secretary, teachers' meetings,	2,806 38
Charles D. Hine, Secretary, expenses of members of Board,	54 39
Charles D. Hine, Secretary, traveling expenses,	660 41
Charles D. Hine, Secretary, services and traveling expenses of special agents to enforce factory laws,	9,712 59
Charles D. Hine, Secretary, public libraries,	6,918 83
Charles D. Hine, Secretary, expenses of Public Library Committee,	1,044 98
Charles D. Hine, Secretary, Inspection and loan, Library Committee,	1,858 19
Charles D. Hine, Secretary, expenses of agent,	662 90
Charles D. Hine, Secretary, premium on bond,	17 50
A. J. Wright, Chief Clerk, salary,	1,800 00
A. J. Wright, Chief Clerk, premium on bond,	17 50
Giles Potter, Agent, salary,	1,500 00
N. Louise Mitchell, Clerk, salary,	779 03
Helen Pease, Clerk, salary,	41 67
Bessie Wheeler, Clerk, salary,	41 67
M. M. Gouinlock, Clerk, salary,	154 00
Anna M. Sears, Clerk, salary,	86 66
Belle Holcomb Johnson, Clerk, salary,	70 84
The Case, Lockwood & Brainard Co., printing, etc.,	798 15

No. 8.—Normal Schools.No. 9.—Common Schools.

Tuttle, Morehouse & Taylor Co., printing, etc.,	474 47	
		<u>\$38,006 15</u>

No. 8.

STATE NORMAL SCHOOLS.

Charles D. Hine, Secretary, for salaries and expenses of management of

New Britain Normal School,	\$28,869 05
Willimantic Normal School,	22,933 12
New Haven Normal School,	20,131 60
Danbury Normal School,	8,895 39

\$80,829 16

NORMAL SCHOOL BUILDINGS.

Charles D. Hine, Secretary, on account of buildings at

Willimantic Normal School,	\$1,656 59
New Haven Normal School,	1,027 50
Danbury Normal School,	59,988 05

\$62,672 14\$143,501 30

No. 9.

COMMON SCHOOLS.

SCHOOL LIBRARIES.

Charles D. Hine, Secretary,	\$6,900 00	\$6,900 00
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EVENING SCHOOLS.

Branford,	\$58 73
Danbury,	148 59
Hartford,	2,034 00

No. 9. — Common Schools. — Continued.

Manchester,	132 03
New London,	162 00
New Haven,	1,161 00
Norwalk,	133 16
Wallingford,	227 25
Waterbury,	663 75

\$4,720 51

HIGH SCHOOLS.**HARTFORD COUNTY.**

Berlin,	\$987 99
Bloomfield,	277 89
Burlington,	132 27
East Granby,	57 00
East Windsor,	843 58
Granby,	174 16
Hartland,	15 00
Marlborough,	30 00
Newington,	171 53
Plainville,	626 96
Rocky Hill,	222 66
South Windsor,	128 67

\$3,667 71

NEW HAVEN COUNTY.

Beacon Falls,	\$40 00
Bethany,	39 00
East Haven,	180 00
Hamden,	944 83
North Branford,	90 00
North Haven,	556 16
Oxford,	19 50
Prospect,	156 66
Woodbridge,	240 00

\$2,266 15

No. 9.—Common Schools.—Continued.

NEW LONDON COUNTY.

Bozrah,	.	.	.	.	\$91 84
Franklin,	.	.	.	.	80 00
Griswold,	.	.	.	.	330 00
Lebanon,	.	.	.	.	572 00
Ledyard,	.	.	.	.	171 31
Lisbon,	.	.	.	.	120 00
Old Lyme,	.	.	.	.	41 73
Preston,	.	.	.	.	154 73
Salem,	.	.	.	.	73 02
Sprague,	.	.	.	.	408 00
Voluntown,	.	.	.	.	118 50
					\$2,161 13

FAIRFIELD COUNTY.

Brookfield,	.	.	.	.	\$161 98
Darien,	.	.	.	.	681 16
Fairfield,	.	.	.	.	881 25
Monroe,	.	.	.	.	83 69
New Canaan,	.	.	.	.	716 55
New Fairfield,	.	.	.	.	46 66
Redding,	.	.	.	.	364 98
Sherman,	.	.	.	.	20 00
Trumbull,	.	.	.	.	240 33
Wilton,	.	.	.	.	204 00
					\$3,400 60

WINDHAM COUNTY.

Brooklyn,	.	.	.	.	\$812 25
Ashford,	.	.	.	.	27 50
Chaplin,	.	.	.	.	40 00
Hampton,	.	.	.	.	240 00
Plainfield,	.	.	.	.	1,093 50
Pomfret,	.	.	.	.	570 50
Scotland,	.	.	.	.	88 50
Sterling,	.	.	.	.	30 00
Thompson,	.	.	.	.	745 50
					\$3,647 75

No. 9. — Common Schools. — *Continued.*

LITCHFIELD COUNTY.

Barkhamsted,	.	.	.	\$65 73
Colebrook,	.	.	.	239 99
Harwinton,	.	.	.	251 60
Kent,	.	.	.	24 00
New Hartford,	.	.	.	40 00
Plymouth,	.	.	.	26 66
Warren,	.	.	.	20 00
Washington,	.	.	.	17 50
Watertown,	.	.	.	30 00
				\$715 48

MIDDLESEX COUNTY.

Haddam,	.	.	.	\$592 08
Chatham,	.	.	.	962 37
Chester,	.	.	.	229 71
Cromwell,	.	.	.	603 91
Durham,	.	.	.	372 82
Middlefield,	.	.	.	251 54
Saybrook,	.	.	.	30 00
				\$3,042 43

TOLLAND COUNTY.

Tolland,	.	.	.	\$168 00
Andover,	.	.	.	114 50
Bolton,	.	.	.	79 73
Columbia,	.	.	.	114 00
Coventry,	.	.	.	219 47
Ellington,	.	.	.	542 20
Hebron,	.	.	.	319 23
Mansfield,	.	.	.	246 00
Somers,	.	.	.	327 98
Willington,	.	.	.	20 00
				\$2,151 11

\$21,052 36

No. 9.—Common Schools. — Continued.

TRANSPORTATION OF PUPILS.**HARTFORD COUNTY.**

Avon,	\$129 50
Berlin,	195 53
Bloomfield,	158 80
Burlington,	31 00
East Granby,	28 25
East Windsor,	288 15
Marlborough,	2 50
Newington,	63 35
Plainville,	188 07
Rocky Hill,	130 55
South Windsor,	9 50
	\$1,225 20

NEW HAVEN COUNTY.

Beacon Falls,	\$22 86
East Haven,	25 00
Hamden,	275 01
North Branford,	60 00
North Haven,	207 21
Woodbridge,	40 65
	\$630 73

NEW LONDON COUNTY.

Bozrah,	\$31 00
Franklin,	37 50
Griswold,	140 25
Lebanon,	492 50
Lisbon,	51 00
Montville,	326 00
Old Lyme,	42 00
Salem,	60 00
Sprague,	210 87
Voluntown,	54 40
	\$1,445 52

No. 2. — Common Schools. — *Continued.*

FAIRFIELD COUNTY.

Brookfield,	\$187 86
Darien,	235 97
Fairfield,	186 12
Monroe,	88 35
New Canaan,	381 20
Redding,	313 50
Sherman,	20 00
Trumbull,	133 70
	\$1,546 70

WINDHAM COUNTY.

Brooklyn,	\$344 33
Chaplin,	39 74
Hampton,	169 04
Plainfield,	424 25
Pomfret,	289 45
Scotland,	60 85
Sterling,	20 00
Thompson,	302 57
	\$1,650 23

LITCHFIELD COUNTY.

Harwinton,	\$156 60
Kent,	7 50
New Hartford,	13 50
Plymouth,	14 40
Watertown,	12 50
	\$204 50

MIDDLESEX COUNTY.

Chatham,	\$545 65
Cromwell,	199 21
Durham,	216 60
Middlefield,	76 24
	\$1,037 70

 No. 9. — Common Schools. — *Continued.*

TOLLAND COUNTY.

Tolland,	.	.	.	.	\$130 00
Andover,	.	.	.	.	77 40
Bolton,	.	.	.	.	8 33
Columbia,	.	.	.	.	95 89
Coventry,	.	.	.	.	207 29
Ellington,	.	.	.	.	229 72
Hebron,	.	.	.	.	50 82
Somers,	.	.	.	.	111 00
Willington,	.	.	.	.	20 00
					\$930 45

\$8,671 03

AVERAGE ATTENDANCE GRANT.

HARTFORD COUNTY.

Granby,	.	.	.	.	\$1,863 88
Newington,	.	.	.	.	762 22
Rocky Hill,	.	.	.	.	1,117 00
					\$3,743 10

NEW HAVEN COUNTY.

Beacon Falls,	.	.	.	.	\$871 39
Bethany,	.	.	.	.	113 92
					\$985 31

NEW LONDON COUNTY.

Salem,	.	.	.	.	\$543 50
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FAIRFIELD COUNTY.

Brookfield,	.	.	.	.	\$683 42
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WINDHAM COUNTY.

Chaplin,	.	.	.	.	\$594 96
Eastford,	.	.	.	.	710 74
Scotland,	.	.	.	.	473 81
					\$1,779 51

No. 9. — Common Schools. — *Continued.*

LITCHFIELD COUNTY.

Barkhamsted,	.	.	.	\$641	95
Colebrook,	.	.	.	325	67
				\$967	62

TOLLAND COUNTY.

Columbia,	.	.	.	\$962	00
Hebron,	.	.	.	705	10
Union,	.	.	.	684	51
				\$2,351	61

\$11,054 07

SUPERVISION OF SCHOOLS.

HARTFORD COUNTY.

Burlington,	.	.	.	\$300	00
East Granby,	.	.	.	120	00
Glastonbury,	.	.	.	250	00
Granby,	.	.	.	210	00
Newington,	.	.	.	150	00
Rocky Hill,	.	.	.	120	00
West Hartford,	.	.	.	400	00
Windsor,	.	.	.	355	55
Windsor Locks,	.	.	.	245	00
				\$2,150	55

NEW HAVEN COUNTY.

Beacon Falls,	.	.	.	\$150	00
Prospect,	.	.	.	150	00
Wolcott,	.	.	.	150	00
				\$450	00

FAIRFIELD COUNTY.

Huntington,	.	.	.	\$480	00
Stratford,	.	.	.	320	00
				\$800	00

No. 9. — Common Schools. — *Continued.*

LITCHFIELD COUNTY.

Bethlehem,	\$105 00
Norfolk,	200 00
Winchester,	400 00
	\$705 .00

MIDDLESEX COUNTY.

Essex,	\$200 00
Saybrook,	225 00
	\$425 00

TOLLAND COUNTY.

Somers,	\$382 50
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\$4,913 05

APPROPRIATIONS FOR SCHOOLS.

Enumeration Grant.

HARTFORD COUNTY.

	No. of Children.	
Hartford,	18,132	\$40,797 00
Avon,	283	636 75
Berlin,	672	1,512 00
Bloomfield,	270	607 50
Bristol,	2,462	5,539 50
Burlington,	302	679 50
Canton,	560	1,260 00
East Granby,	143	321 75
East Hartford,	1,643	3,696 75
East Windsor,	753	1,694 25
Enfield,	1,792	4,032 00
Farmington,	674	1,516 50
Glastonbury,	822	1,849 50
Granby,	270	607 50
Hartland,	89	200 25
Manchester,	1,291	2,904 75
Manchester, Ninth Dist.,	1,592	3,582 00

No. 9. — Common Schools. — Continued.

Marlborough, . . .	61	137 25
New Britain, . . .	7,282	16,384 50
Newington, . . .	268	603 00
Plainville, . . .	486	1,093 50
Rocky Hill, . . .	228	513 00
Simsbury, . . .	423	951 75
Southington, . . .	1,274	2,866 50
South Windsor, . . .	321	722 25
Suffield, . . .	655	1,473 75
West Hartford, . . .	738	1,660 50
Wethersfield, . . .	430	967 50
Windsor, . . .	795	1,788 75
Windsor Locks, . . .	816	1,836 00
	45,527	\$102,435 75

NEW HAVEN COUNTY.

New Haven, . . .	25,047	\$56,355 75
New Haven, Westville Dist.,	546	1,228 50
Ansonia, . . .	3,604	8,109 00
Beacon Falls, . . .	184	414 00
Bethany, . . .	136	306 00
Branford, . . .	1,253	2,819 25
Cheshire, . . .	350	787 50
Derby, . . .	1,865	4,196 25
East Haven, . . .	279	627 75
Guilford, . . .	501	1,127 25
Hamden, . . .	1,132	2,547 00
Madison, . . .	281	632 25
Meriden, . . .	6,743	15,171 75
Middlebury, . . .	143	321 75
Milford, . . .	832	1,872 00
Naugatuck, . . .	3,159	7,107 75
North Branford, . . .	159	357 75
North Haven, . . .	402	904 50
Orange, . . .	546	1,228 50
Orange, Union Dist., . . .	1,300	2,925 00
Oxford, . . .	235	528 75
Prospect, . . .	106	238 50
Seymour, . . .	854	1,921 50

No. 9. — Common Schools. — *Continued.*

Southbury, . . .	242	544 50
Wallingford, . . .	2,360	5,310 00
Waterbury, . . .	15,251	34,314 75
Wolcott, . . .	137	308 25
Woodbridge, . . .	180	405 00
	67,827	\$152,610 75

NEW LONDON COUNTY.

New London, . . .	4,131	\$9,294 75
Norwich, . . .	1,704	3,834 00
Norwich, Falls Dist., . .	220	495 00
Norwich, Central Dist., .	1,563	3,516 75
Norwich, Greeneville Dist., .	964	2,169 00
Norwich, Town Street Dist.,	256	576 00
Norwich, West Chelsea Dist.,	1,141	2,567 25
Bozrah, . . .	179	402 75
Colchester, . . .	458	1,030 50
East Lyme, . . .	391	879 75
Franklin, . . .	111	249 75
Griswold, . . .	865	1,946 25
Groton, . . .	1,325	2,981 25
Lebanon, . . .	344	774 00
Ledyard, . . .	272	612 00
Lisbon, . . .	170	382 50
Lyme, . . .	164	369 00
Montville, . . .	564	1,269 00
North Stonington, . . .	212	477 00
Old Lyme, . . .	227	510 75
Preston, . . .	232	522 00
Salem, . . .	134	301 50
Sprague, . . .	770	1,732 50
Stonington, . . .	1,952	4,392 00
Voluntown, . . .	164	369 00
Waterford, . . .	638	1,435 50
	19,151	\$43,089 75

FAIRFIELD COUNTY.

Bridgeport, . . .	17,854	\$40,171 50
Bethel, . . .	734	1,651 50

No. 9. — Common Schools. — Continued.

Brookfield,	.	.	189	425 25
Darien,	.	.	474	1,066 50
Danbury,	.	.	4,672	10,512 00
Easton,	.	.	194	436 50
Fairfield,	.	.	1,046	2,353 50
Greenwich,	.	.	3,076	6,921 00
Huntington,	.	.	1,324	2,979 00
Monroe,	.	.	160	360 00
New Canaan,	.	.	624	1,404 00
New Fairfield,	.	.	91	204 75
Newtown,	.	.	586	1,318 50
Norwalk,	.	.	4,998	11,245 50
Redding,	.	.	234	526 50
Ridgefield,	.	.	529	1,190 25
Sherman,	.	.	129	290 25
Stamford,	.	.	4,829	10,860 75
Stratford,	.	.	996	2,241 00
Trumbull,	.	.	345	776 25
Weston,	.	.	150	337 50
Wesport,	.	.	855	1,923 75
Wilton,	.	.	367	825 75
			44,454	\$100,021 50

WINDHAM COUNTY.

Brooklyn,	.	.	428	\$963 00
Ashford,	.	.	135	303 75
Canterbury,	.	.	165	371 25
Chaplin,	.	.	108	243 00
Eastford,	.	.	100	225 00
Hampton,	.	.	130	292 50
Killingly,	.	.	1,540	3,465 00
Plainfield,	.	.	1,270	2,857 50
Pomfret,	.	.	367	825 75
Putnam,	.	.	1,554	3,496 50
Scotland,	.	.	106	238 50
Sterling,	.	.	298	670 50
Thompson,	.	.	1,229	2,765 25
Windham,	.	.	2,328	5,238 00
Woodstock,	.	.	379	852 75
			10,137	\$22,808 25

No. 9. — Common Schools. — *Continued.*

LITCHFIELD COUNTY.

Litchfield,	733	\$1,649 25
Barkhamsted,	179	402 75
Bethlehem,	123	276 75
Bridgewater,	137	308 25
Canaan,	140	315 00
Colebrook,	166	373 50
Cornwall,	250	562 50
Goshen,	147	330 75
Harwinton,	323	726 75
Kent,	248	558 00
Morris,	119	267 75
New Hartford,	459	1,032 75
New Milford,	1,048	2,358 00
North Canaan,	394	886 50
Norfolk,	346	778 50
Plymouth,	766	1,723 50
Roxbury,	216	486 00
Salisbury,	808	1,818 00
Sharon,	409	920 25
Thomaston,	688	1,548 00
Torrington,	3,276	7,371 00
Warren,	92	207 00
Washington,	391	879 75
Watertown,	759	1,707 75
Winchester,	1,701	3,827 25
Woodbury,	397	893 25
	14,315	\$32,208 75

MIDDLESEX COUNTY.

Middletown,	1,261	\$2,837 25
Middletown, City Dist.,	2,175	4,893 75
Haddam,	442	994 50
Chatham,	515	1,158 75
Chester,	289	650 25
Clinton,	224	504 00
Cromwell,	530	1,192 50
Durham,	160	360 00
East Haddam,	445	1,001 25

No. 9. — Common Schools. — <i>Concluded.</i>	No. 10. — State Library.
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Essex,	516	1,161 00
Killingworth,	172	387 00
Middlefield,	188	423 00
Old Saybrook,	274	616 50
Portland,	725	1,631 25
Saybrook,	328	738 00
Westbrook,	184	414 00

8,428	18,963 00
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Cromwell, for children in Swedish Orphan Home, as per Special Law No. 425 of 1903,	573 75
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TOLLAND COUNTY.

Tolland,	243	\$546 75
Andover,	67	150 75
Bolton,	92	207 00
Columbia,	143	321 75
Coventry,	317	713 25
Ellington,	440	990 00
Hebron,	204	459 00
Mansfield,	331	744 75
Somers,	368	828 00
Stafford,	1,023	2,301 00
Union,	83	186 75
Vernon,	1,872	4,212 00
Willington,	195	438 75

5,378	\$12,099 75
215,262	\$484,811 25
	\$542,122 27

No. 10.

STATE LIBRARY.

George S. Godard, Librarian, salary,	\$2,500 00
George S. Godard, Librarian, purchase of books,	3,235 12

No. 10. — State Library. — Concluded.**No. 11. — State Prison.**

George S. Godard, Librarian, incidental expenses, . . .	1,258 37
George S. Godard, Librarian, preservation of old records, . .	78 00
George S. Godard, Librarian, purchase of Connecticut books, .	363 02
George S. Godard, Librarian, expenses to St. Louis Convention, 1904,	123 60
George S. Godard, Librarian, expenses to Portland Convention, 1905,	219 00
George S. Godard, Librarian, assistance,	63 00
Charles R. Green, Clerk, salary,	900 00
Anne L. Maltbie, Clerk, salary,	110 00
Edith M. Pancoast, Clerk, salary,	585 00
Fanny I. Yale, Clerk, salary,	720 00

\$10,155 11**No. 11.****STATE PRISON.**

Albert Garvin, Warden, deficiency in earnings,	\$26,636 01
Albert Garvin, Warden, for prison library,	500 00
Albert Garvin, Warden, premium on bond,	17 50
L. W. Bartlett, Clerk, premium on bond,	17 50
Thomas D. Wells, expenses as member and secretary of Board of Directors,	23 85
Frederick M. Salmon, expenses as Director,	29 40
Jas. W. Cheney, expenses as Director,	29 50
W. C. Reynolds, expenses as Director,	9 85

No. 11.—State Prison.—Concluded.

Edward D. Coogan, Appraiser, . . .	50 00
E. G. Woodhouse, Appraiser, . . .	50 00
James P. Bree, Auditor, . . .	58 00
Lester D. Phelps, Auditor, . . .	21 54
Wm. P. Bailey, Auditor, . . .	34 02

\$27,477 17

CONNECTICUT PRISON ASSOCIATION.

Annual appropriation, . . .	\$2,700 00
John C. Taylor, Secretary, salary, . .	300 00
John C. Taylor, Secretary, expenses on account of insane prisoners dis- charged,	332 21
James P. Bree, Auditor, . . .	12 25
Lester D. Phelps, Auditor, . . .	11 12
Etta T. Morgan, Clerk, . . .	25 00

\$3,380 58

BOARD OF PARDONS.

Edward Harland, expenses as mem- ber,	10 00
David Torrance, expenses as member, . .	20 00
M. W. Seymour, expenses as member, . .	15 00
Francis Bacon, expenses as member, . .	15 00
Ernest Cady, expenses as member, . .	15 00
John M. Holcomb, expenses as mem- ber,	5 00
Geo. G. Sumner, expenses as member, . .	5 00
Edward M. Day, Clerk, salary, . . .	200 00
Edward M. Day, Clerk, expenses, . . .	4 50
E. J. Smith, Sheriff, attendance and expenses,	65 30
Albert Garvin, transportation of prisoners,	22 21
The Case, Lockwood & Brainard Co., printing, etc.,	10 50

\$387 51

\$31,245 26

No. 12.—School for Boys.No. 13.—School for Girls.

No. 12.

CONNECTICUT SCHOOL FOR BOYS.

I. L. Holt, Treasurer, for board bills,

October, 1904, . . .	\$5,551 67
November, . . .	5,698 35
December, . . .	5,418 37
January, 1905, . . .	5,661 10
February, . . .	5,609 65
March, . . .	5,066 60
April, . . .	5,640 94
May, . . .	5,440 65
June, . . .	5,696 70
July, . . .	5,567 95
August, . . .	5,844 99
September, . . .	5,883 13

 \$67,080 10

I. L. Holt, Treasurer, premium on bond, . . .

bond, . . .	\$17 50
John H. Parish, Agent, salary, . . .	1,200 00
John H. Parish, Agent, expenses, . . .	781 98
George P. Crane, Trustee, expenses, . . .	42 90
Francis H. Parker, Trustee, expenses, . . .	11 20
Joseph Hutchins, Trustee, expenses, . . .	8 61
James P. Bree, Auditor, . . .	54 15
Lester D. Phelps, Auditor, . . .	22 88
Wm. P. Bailey, Auditor, . . .	33 62

 \$2,172 84

 \$69,252 94

No. 13.

CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS.

Clarence E. Bacon, Treasurer, for board bills,

October, 1904, . . .	\$3,598 67
November, . . .	3,779 07

No. 13. — School for Girls. — <i>Concluded.</i>	No. 14. — State Paupers
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December,	3,677 94
January, 1905,	3,807 78
February,	3,779 06
March,	3,370 28
April,	3,766 19
May,	3,659 95
June,	3,895 79
July,	4,328 50
August,	4,501 00
September,	4,542 50

\$46,706 73

Clarence E. Bacon, Treasurer, for repairs on buildings,	\$5,000 00
James P. Bree, Auditor,	58 10
Lester D. Phelps, Auditor,	23 12
Wm. P. Bailey, Auditor,	35 50

\$5,116 72

\$51,823 45

No. 14.

STATE PAUPERS.

Morton Sanford, for supporting State paupers,	\$1,258 50
Ansonia,	65 00
Berlin,	20 00
Bloomfield,	56 00
Bridgeport,	365 72
Enfield,	71 50
Hartford,	1,152 19
Huntington,	36 00
Meriden,	32 50
Middletown,	64 10
New Canaan,	109 07

No. 14.— State Paupers. — Concluded. No. 15.— Humane Institutions.

New Fairfield,	15 00
New Haven,	306 06
New London,	89 10
North Haven,	15 00
Norwalk,	37 14
Orange,	110 00
Plymouth,	70 46
Rocky Hill,	63 00
Roxbury,	110 48
Simsbury,	64 97
Southington,	87 78
South Windsor,	44 57
Vernon,	56 57
Waterbury,	98 84
Westport,	70 01
Windsor,	93 07
Martin Sanford, paid for deportation of pauper,	22 63
Hospital for Insane, care of paupers,	40 86
John C. Taylor, expenses in deporting pauper,	22 00
F. C. Bissell, expenses in deporting pauper,	86 75
Hartford Hospital, care of pauper, .	120 00

\$4,854 87

No. 15.

HUMANE INSTITUTIONS.

BOARD OF EDUCATION OF THE BLIND.

PERKINS INSTITUTE FOR THE BLIND.

Board bills —

January, 1905,	\$1,200 00
April,	1,200 00
July,	1,200 00

\$3,600 00

No. 15. — Humane Institutions. — Continued.**CONNECTICUT INSTITUTE AND INDUSTRIAL HOME FOR THE BLIND.****Board bills —**

January, 1905,	\$5,600 00
April,	5,550 00
July,	5,500 00
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 10
Wm. P. Bailey, Auditor,	13 27

\$16,686 62**EXPENSES OF BOARD.**

Emily W. Foster, Secretary, salary, . .	\$1,800 00
Emily W. Foster, Secretary, expenses, . .	296 37
Emily W. Foster, Secretary, expenses to St. Louis Convention, 1904,	58 25
Emily W. Foster, Secretary, premium on bond,	17 50
Southern New England Telephone Co.,	39 10
Connecticut Institute and Industrial Home for the Blind, printing, etc.,	109 40
James P. Bree, Auditor,	73 50
Lester D. Phelps, Auditor,	33 66
Wm. P. Bailey, Auditor,	32 25

\$2,460 03**CLOTHING AND TRANSPORTATION OF PUPILS.****JANUARY, 1905.**

Brown, Thomson & Co.,	\$39 04
Wise, Smith & Co.,	14 63
Willis & Wilson,	27 36
G. Fox & Co.,	161 23
H. Schreiber,	32 02
J. N. Linde,	11 00
E. Aishberg,	30 72
Perkins Institute for Blind,	45 01
Conn. Institute for Blind,	45 97

APRIL.

Brown, Thomson & Co.,	22 22
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No. 15.—Humane Institutions.—Continued.

G. Fox & Co.,	45 78
John F. Keane & Co.,	20 00
Perkins Institute for Blind,	17 04

JULY.

G. Fox & Co.,	111 55
Brown, Thomson & Co.,	26 92
E. Aishberg,	11 75
H. Schreiber,	85 50
H. L. Olmsted,	11 82
Perkins Institute for Blind,	38 46

\$798 02

MACHINERY, TOOLS, AND MATERIALS FURNISHED BLIND
BENEFICIARIES.

Oliver M. Dean for —	
P. Reynolds,	\$27 59
Gustav Vogel,	25 77
G. W. Bancroft for —	
P. Reynolds,	24 76
G. F. Howell & Co. for —	
Thomas Donohue,	23 14
Gustav Vogel,	104 01
McLean Bros. for —	
Mary Hancock,	50 00
Haywood Bros. for —	
Mary Martin,	16 70
Elizabeth Marsden,	54 60
Tracy, Robinson & Co. for —	
Elizabeth Marsden,	7 47
Sedgwick & Casey for —	
Edward Bradley,	185 00
Connecticut Institute for Blind for —	
Gustav Vogel,	22 74
Hartford Market Co. for —	
Richard Greich,	24 09
Mellen & Hewes for —	
Richard Greich,	76 07

\$641 94

\$24,186 61

No. 15. — Humane Institutions. — Continued.**AMERICAN SCHOOL FOR THE DEAF.****Board bills —**

October, 1904,	\$5,125 00
January, 1905,	5,500 00
April,	5,562 50
July,	5,500 00
For clothing, etc.,	442 20
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 15

\$22,153 10

MYSTIC ORAL SCHOOL.**Board bills —**

October, 1904,	\$1,625 00
January, 1905,	1,625 00
April,	1,625 00
July,	1,562 50
For clothing, etc.,	193 67
James P. Bree, Auditor,	23 31
Lester D. Phelps, Auditor,	25 33

\$6,679 81

CONNECTICUT SCHOOL FOR IMBECILES.**Board bills —**

October, 1904,	\$6,290 33
January, 1905,	6,572 46
April,	6,755 34
July,	7,066 04
James P. Bree, Auditor,	25 30
Lester D. Phelps, Auditor,	25 12

\$26,734 59

CONNECTICUT CHILDREN'S AID SOCIETY.**Board bills —**

October, 1904,	\$944 32
January, 1905,	1,058 97
April,	1,153 24
July,	1,276 10

\$4,432 63

No. 15. — Humane Institutions. — Continued.

CONNECTICUT HOSPITAL FOR INSANE.

Board bills —

October, 1904.	\$11,146 17
November,	14,810 88
December,	15,234 78
January, 1905,	15,172 66
February,	15,225 73
March,	13,785 72
April,	15,284 56
May,	14,784 93
June,	15,202 01
July,	14,707 64
August,	15,306 40
September,	15,423 25
	\$176,084 73

W. B. Foster, Trustee, expenses,	\$85 50
D. A. Billings, Trustee, expenses,	16 50
Franklin W. Perry, expenses,	11 70
W. W. Hyde, expenses,	40 79
James P. Bree, Auditor,	144 15
Lester D. Phelps, Auditor,	34 95
Wm. P. Bailey, Auditor,	106 70
	\$440 29

\$176,525 02.

NORWICH HOSPITAL FOR THE INSANE.

Board bills —

January, 1905,	\$378 95
February,	413 75
March,	418 71
April,	498 37
May,	562 68
June,	643 56
July,	657 21
August,	725 66
	\$4,298 89

No. 15. — Humane Institutions. — Continued.

H. M. Pollock, Superintendent, premium on bond,	\$17 50
N. J. Ayling, Treasurer, premium on bond,	35 00
E. S. Greeley, Trustee, expenses,	39 40
F. H. Mayberry, Trustee, expenses,	22 00
E. H. Burr, Trustee, expenses,	9 37
	\$123 27

BUILDING.

For building fund,	\$86,838 54
For water supply,	9,000 00
	\$95,838 54

\$100,260 70

RETREAT FOR INSANE.

Board bills —

October, 1904,	\$925 14
January, 1905,	874 01
April,	868 56
July,	858 29

\$3,526 00

STAMFORD HALL.

Board bills —

October, 1904,	\$26 00
January, 1905,	26 00
April,	26 00
July,	26 00

\$104 00

GRAND VIEW SANITARIUM.

Board bills —

October, 1904,	\$26 00
January, 1905,	164 00
April,	26 00
July,	76 00

\$292 00

No. 15. — Humane Institutions. — Continued.

FOR EXAMINATION OF INSANE PRISONERS.

E. A. Down, M.D.,	\$40 00
Gustavus Elliott,	10 00

\$50 00
HOMES FOR DEPENDENT AND NEGLECTED CHILDREN. :**HARTFORD COUNTY.**

October, 1904,	\$2,486 77
January, 1905,	2,642 17
April,	2,835 00
July,	2,773 87
	\$10,737 81

NEW HAVEN COUNTY.

October, 1904,	\$1,352 70
November,	1,394 38
December,	1,385 14
January, 1905,	1,470 76
February,	1,412 42
March,	1,257 43
April,	1,406 15
May,	1,404 93
June,	1,418 99
July,	1,445 46
August,	1,533 91
September,	1,566 20
	\$17,048 47

NEW LONDON COUNTY.

October, 1904,	\$1,887 48
January, 1905,	2,014 66
April,	2,034 18
July,	1,834 45
	\$7,770 77

FAIRFIELD COUNTY.

October, 1904,	5,075 70
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No. 15. — Humane Institutions. — Continued.

January, 1905,	5,261 78
April,	5,479 76
	\$15,817 24

WINDHAM COUNTY.

October, 1904,	\$1,131 04
January, 1905,	1,093 32
April,	1,134 70
July,	1,331 42
	\$4,690 48

LITCHFIELD COUNTY.

October, 1904,	\$1,365 41
January, 1905,	1,452 37
April,	1,626 46
July,	1,624 07
	\$6,068 31

MIDDLESEX COUNTY.

October, 1904,	\$1,434 51
January, 1905,	1,413 10
April,	1,445 13
July,	1,427 05
September,	1,121 78
	\$6,841 57

TOLLAND COUNTY.

October, 1904,	1,011 15
January, 1905,	1,027 43
April,	1,123 42
July,	1,065 99
	\$4,227 99

\$73,202 64

ANNUAL APPROPRIATIONS TO HOSPITALS.

General Hospital Society,	\$10,000 00
Hartford Hospital,	10,000 00

No. 15. — Humane Institutions. — Conclu. No. 16. — S. and W. Soldiers.

St. Francis Hospital (1 yr. 3 mos.), .	6,250 00
Grace Hospital, . . .	5,000 00
Bridgeport Hospital, . . .	5,000 00
William W. Backus Hospital, . . .	2,500 00
Danbury Hospital, . . .	5,000 00
Day-Kimball Hospital, . . .	3,000 00
Litchfield County Hospital, . . .	3,000 00
Meriden Hospital, . . .	3,000 00
New Britain Hospital, . . .	5,000 00
New London Memorial Hospital, . . .	5,000 00
Norwalk Hospital, . . .	5,000 00
Stamford Hospital, . . .	5,000 00
Waterbury Hospital, . . .	5,000 00
Middlesex County Hospital, . . .	3,000 00

\$80,750 00

HOSPITAL BUILDINGS.

Meriden Hospital, . . .	\$8,862 00
Middlesex County Hospital, . . .	5,000 00
Greenwich Hospital, . . .	25,000 00

\$38,862 00

CONNECTICUT HUMANE SOCIETY.

Annual appropriation,	\$2,000 00
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\$559,759 10

No. 16.**SICK AND WOUNDED SOLDIERS.****FITCH'S HOME FOR SOLDIERS.**

A. B. Beers, Treasurer of the Soldiers' Hospital Board, for expenses of management,	\$102,000 00
For aid to soldiers and wives, not at the Home,	9,200 00

No. 16.—S'k and W'ded Soldiers.—Conclu. No. 17.—Deceased Soldiers.

For religious services, . . .	1,000 00
For water supply, . . .	16,000 00
For land, . . .	3,460 00
For premium on bond, . . .	52 50
	\$131,712 50

For aid to soldiers' families:

Chester,	\$18 00
Darien,	45 50
Hartford,	75 00
New Haven,	65 00
	\$203 50
	\$131,916 00

No. 17.

DECEASED SOLDIERS.

HARTFORD COUNTY.

Hartford,	\$525 00
Avon,	35 00
Bloomfield,	35 00
Bristol,	35 00
East Hartford,	210 00
Glastonbury,	35 00
Manchester,	105 00
New Britain,	70 00
Windsor,	70 00
	\$1,120 00

NEW HAVEN COUNTY.

New Haven,	\$945 00
Ansonia,	35 00
Cheshire,	140 00
Derby,	35 00

 No. 17. — Deceased Soldiers — *Continued.*

Hamden,	70 00
Meriden,	245 00
Milford,	35 00
Orange,	140 00
Southbury,	35 00
Wallingford,	35 00
Waterbury,	140 00
	\$1,855 00

NEW LONDON COUNTY.

New London,	\$210 00
Norwich,	140 00
East Lyme,	35 00
Groton,	35 00
Montville,	65 00
North Stonington,	35 00
Stonington,	35 00
Waterford,	35 00
	\$590 00

FAIRFIELD COUNTY.

Bridgeport,	\$770 00
Bethel,	105 00
Danbury,	245 00
Fairfield,	70 00
Greenwich,	35 00
Huntington,	105 00
New Canaan,	70 00
Norwalk,	175 00
Ridgefield,	70 00
Stamford,	140 00
Stratford,	35 00
Westport,	35 00
	\$1,855 00

WINDHAM COUNTY.

Brooklyn,	\$70 00
Eastford,	35 00
Killingly,	35 00

No. 17. — Deceased Soldiers. — Continued.

Plainfield,	35 00
Thompson,	35 00
Windham,	70 00
Woodstock,	33 50
	\$313 50

LITCHFIELD COUNTY.

Goshen,	\$35 00
Kent,	35 00
New Milford,	35 00
North Canaan,	35 00
Roxbury,	35 00
Sharon,	35 00
Thomaston,	105 00
Torrington,	70 00
Winchester,	35 00
	\$420 00

MIDDLESEX COUNTY.

Middletown,	\$245 00
Haddam,	35 00
Clinton,	35 00
Durham,	35 00
East Haddam,	35 00
Killingworth,	35 00
Portland,	70 00
Saybrook,	35 00
Westbrook,	70 00
	\$595 00

TOLLAND COUNTY.

Bolton,	\$70 00
Coventry,	70 00
Mansfield,	35 00
Somers,	35 00
Vernon,	70 00
Willington,	35 00
	\$315 00

\$7,063 50

No. 17. — Deceased Soldiers.— Concluded. No. 18. — Agricultural Affairs

Soldiers' Hospital Board, for burial of soldiers at the Home,	\$1,470 00
Stephen Maslen Corporation, head- stones,	3,649 00
24th Regt. C. V., tablet at Middle- town,	300 00
Evergreen Cemetery Association, care of soldiers' lot,	10 00
The Case, Lockwood & Brainard Co., printing,	8 00
	\$12,500 50

No. 18.

AGRICULTURAL AFFAIRS.

STATE BOARD OF AGRICULTURE.

Annual appropriation,	\$3,500 00
Charles A. Thompson, Treasurer, premium on bond,	14 00
	\$3,514 00

CONNECTICUT AGRICULTURAL EXPERIMENT STATION.

Annual appropriation,	\$10,000 00
Food investigation,	2,500 00
State Entomologist,	3,000 00
James P. Bree, Auditor,	21 30
Lester D. Phelps, Auditor,	12 38
Wm. P. Bailey, Auditor,	13 01
	\$15,546 69

CONNECTICUT AGRICULTURAL COLLEGE.

Annual appropriation,	\$20,000 00
Food investigation,	1,800 00
James P. Bree, Auditor,	85 00

No. 18. — Agricultural Affairs. — Continued.

Lester D. Phelps,	32 96
Wm. P. Bailey, Auditor, . . .	48 24
James F. Walsh, State Treasurer, paid for advertising for bids for new dormitory,	80 80
	\$22,047 00

COMMISSIONER ON DISEASES OF DOMESTIC ANIMALS.

Heman O. Averill, Commissioner, salary,	\$1,537 54
Heman O. Averill, Commissioner, office expenses,	102 56
Heman O. Averill, Commissioner, traveling expenses,	627 51
Heman O. Averill, Commissioner, expenses to St. Louis convention, 1904,	96 35
Heman O. Averill, Commissioner, assistance,	1,193 76
Heman O. Averill, Commissioner, clerical assistance,	390 00
	\$3,947 72

**SUNDRY PERSONS FOR CATTLE KILLED BY ORDER OF THE
COMMISSIONER.****OCTOBER, 1904.**

S. S. Miles,	\$12 00
Frank G. Bruce,	15 00
H. M. Bushnell,	15 00
G. H. Sumner,	33 00
A. B. Weigold,	10 00
H. B. Chapman,	10 00
J. H. Fitts,	15 00
I. R. Fields,	18 00
Black Ledge Stock Co.,	10 00
H. W. Wetherell,	12 00
H. Solomon,	10 00
John Clifford,	14 00

No. 18. — Agricultural Affairs. — Continued

H. J. Wright, . . .	10 00
Charles B. Clark, . . .	12 50
H. O. Reynolds, . . .	12 00
H. Tarbox, . . .	15 00
N. Manning, . . .	17 00
John Asman, . . .	10 00
James Conlon, . . .	7 00
Geo. W. Carey, . . .	5 00
S. Turner, . . .	15 00
H. O. Eccleston, . . .	8 00
C. S. Woodmanser, . . .	10 00
Wm. Chamberlain, . . .	10 00
Alfred Jackson, . . .	30 00
Warren Buck, . . .	10 00
C. Clark Pierce, . . .	13 00
A. E. Chappier, . . .	15 00
J. W. Alsop, . . .	50 00
Allen Maloney, . . .	15 00
H. B. Chapman, . . .	22 00
Nathan Exley, . . .	12 00
Mrs. C. L. Avery, . . .	20 00
Geo. E. Lummis, . . .	12 00
Geo. M. Page, . . .	15 00
S. P. Treat, . . .	5 00
Mary A. Wadhams, . . .	12 50
A. L. Minor, . . .	20 00
John Tully, . . .	5 00

NOVEMBER.

F. B. Post, . . .	10 00
Herman Perret, . . .	5 00
A. H. Post, . . .	13 00
Albert G. Brewster, . . .	15 00
C. L. Blake, . . .	10 00
Samuel D. Blevin, . . .	13 00
C. A. Glazier, . . .	4 00
Joseph Belknap, . . .	15 00
L. E. Wilcox, . . .	12 00
Yale Gordon, . . .	40 00
John Swanson, . . .	10 00

No. 18. — Agricultural Affairs. — *Continued.*

John H. Gardner, . . .	12 00
Mary E. Gallup, . . .	7 00
F. A. Burnham, . . .	30 00
E. T. Tillinghast, . . .	13 00
F. B. Post, . . .	10 00
H. Mintz, . . .	40 00
Joseph Lachet, . . .	10 00
Donald Miller, . . .	17 00
Calvin Hutchinson, . . .	12 00
Isaac R. Slater, . . .	11 00
John D. Johnson, . . .	8 00
John Axley, . . .	20 00
P. G. Tripp, . . .	8 00
Oscar Robinson, . . .	12 00
A. L. Miner, . . .	15 00
C. E. Adams, . . .	30 00
George Crane, . . .	5 00
H. J. Reader, . . .	5 00
C. L. Terrell, . . .	15 00
Samuel S. Miles, . . .	25 00
Sarah F. Wilcox, . . .	12 00
Daniel Spaulding, . . .	5 00
Mrs. C. J. Trowbridge, . . .	12 00
R. C. Whittlesey, . . .	10 00
C. H. Humes, . . .	5 00
H. J. Northrop, . . .	15 00

DECEMBER.

W. I. Gelston, . . .	10 00
Geo. W. Hamburg, . . .	25 00
Daniel Morgan, . . .	40 00
Emil Clement, . . .	8 00
N. E. Lord, . . .	20 00
T. A. Stanley, . . .	15 00
G. H. Sumner, . . .	15 00
J. J. Varley, . . .	10 00
Loren Hoffman, . . .	12 00
C. M. Daggett, . . .	10 00
J. B. Palmer, . . .	15 00
Fritz Mesier, . . .	8 00

No. 18. — Agricultural Affairs. — *Continued.*

C. D. Babcock, . . .	13 00
F. B. Studwell, . . .	10 00
T. J. Brown, . . .	7 50
James A. Roberts, . . .	5 00
Asahel Griswold, . . .	35 00
W. H. Perrin, . . .	26 00
E. R. Gillette, . . .	5 00
W. S. Fish, . . .	20 00
C. E. Chester, . . .	15 00
G. S. Barden, . . .	15 00
B. F. Lamphier, . . .	8 00
G. Nutels, . . .	15 00
L. Brockway, . . .	10 00
W. R. French, . . .	12 50
St. Mary's Home, . . .	60 00
C. W. Williams, . . .	7 00
J. A. Feeney, . . .	12 50
B. Grosvenor, . . .	22 00
W. H. Marvin, . . .	10 00

JANUARY, 1905.

G. F. Douglass, . . .	10 00
J. A. Beaudry, . . .	5 00
N. W. Hills, . . .	13 00
F. J. Moran, . . .	14 00
B. E. Eddy, . . .	16 00
R. S. Wheeler, . . .	12 50
H. Maynard, . . .	16 00
H. B. Chapman, . . .	25 00
F. V. E. Cone, . . .	15 00
J. E. Raymond, . . .	10 00
J. W. Cutler, . . .	13 00
B. M. Paterson, . . .	15 00
H. J. Brockett, . . .	7 50
J. N. Collins, . . .	17 50
Joseph Apter, . . .	43 00
C. S. Woodmanser, . . .	12 00
F. E. Sage, . . .	8 00
Paul Geist, . . .	12 50
G. W. Buell, . . .	15 00

No. 18.—Agricultural Affairs.—Continued.

M. Darling,	10 00
S. D. E. Martin,	5 00
M. A. Tinker,	35 00
A. Main,	18 00
J. Rexalt,	15 00
B. C. Fuller,	15 00
N. D. Platt,	10 00
C. F. Burt,	10 00

FEBRUARY.

Yale Gordon,	22 00
F. A. Burnham,	8 00
E. Hall,	6 00
F. W. Derby,	15 00
Grosvenordale Co.,	10 00
C. L. Avery,	10 00
F. G. Bruce,	15 00
C. H. Latham,	27 50
W. R. Green,	15 00
A. Eliason,	16 00
G. G. Avery,	15 00
J. L. Raymond,	10 00
J. Baker,	11 00
P. G. Seeley,	15 00
T. D. Hannon,	10 00
C. L. Luce,	9 00
Alfred A. Pope,	175 00

MARCH.

Andre Bautler,	10 00
A. J. Willoughby,	10 00
J. F. Collins,	5 00
Carrie C. Dorman,	5 00
H. M. Hurlburt,	5 00
L. P. Judd,	5 00
G. H. Sumner,	10 00
A. E. Chappins,	10 00
J. E. DeWolf,	10 00
W. E. Templeton,	10 00
H. T. Minor,	10 00

No. 18. — Agricultural Affairs. — *Continued.*

G. Pelren,	10 00
M. Pepin,	10 00
Louis Burkett,	7 50
Daniel Morgan,	26 00
C. Ashcraft,	7 00
Mrs. Mary Jewett,	12 00
C. V. Strong,	12 00
G. W. Harrison,	12 00
W. H. Webster,	12 50
F. O. Woodward, Mgr.,	15 00
Thomas Ryan,	12 00
G. E. Champlin,	12 50
James Davy,	15 00
W. Terek,	15 00
H. B. Chapman,	13 00
E. M. Marlow,	14 00
M. H. Duncan,	15 00
F. H. Bassett,	18 00
J. L. Raymond,	20 00
R. Hill,	20 00
W. H. Durang,	20 00
H. R. Baker,	24 00
Middlesex County Home,	35 00
Mrs. Clifford Colby,	14 00
A. L. Wanzer,	10 00
H. B. Chapman,	15 00
H. H. Gallup,	14 00
V. W. Culver,	12 50
N. J. Potter,	12 50
C. C. Pendleton,	10 00
M. A. Tinker,	10 00
Est. G. L. Root,	15 00
W. O. Page,	25 00
C. L. Avery,	30 00
L. Lavine,	20 00
A. E. Shoales,	8 00
G. H. Bowen,	15 00
H. A. Rix,	40 00

APRIL.

C. H. Daniels,	15 00
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No. 18. — Agricultural Affairs. — *Continued.*

E. G. Lewis,	15 00
J. D. Bartholomew,	10 00
Jared A. Gallup,	10 00
A. B. Weigold,	12 00
T. A. Bidwell,	10 00
Benj. Grosvenor,	14 00
E. Washburn,	10 00
A. E. Bennett,	12 00
C. M. Daggett,	10 00
W. C. Thompson,	15 00
C. C. Hall,	10 00
Alva Smith,	12 00
A. Tschander,	15 00
W. A. Cowles,	10 00
S. L. Dresser,	16 00
W. L. Van Sinderen,	5 00
E. L. Sherman,	15 00
Michael Crowe,	30 00
H. W. Hedden,	15 00
Andre Butler,	10 00
W. A. Hiscox,	12 00
Mrs. H. F. Washburn,	10 00
Augustus Solari, Agt.,	25 00
E. B. Van Winkle,	25 00
J. P. Purple,	20 00
H. B. Chapman,	8 00
F. A. Burnham,	25 00
H. B. Coville, Jr.,	7 50
John Crinski,	15 00
Daniel Bros.,	10 00
W. C. Noyes,	30 00
E. E. Miller,	10 00
E. R. Davis,	10 00
C. A. Glazier,	9 00
E. El. Brown,	16 00
A. E. Chappins,	25 00
W. F. Whipple,	25 00
John Lilley,	12 00
H. L. Culver,	13 00
J. A. Brady,	12 00

No. 18. — Agricultural Affairs. — Continued.

Charles Stark,	.	.	.	7 50
Geo. M. Sampson,	.	.	.	13 00
A. Griswold,	.	.	.	12 50
C. A. Carlson,	.	.	.	10 00
Martin Drayer,	.	.	.	8 00
W. I. Slocum,	.	.	.	15 00
N. S. Fish,	.	.	.	20 00
Willis Covell,	.	.	.	23 00
B. F. Coburn,	.	.	.	14 00
G. H. Mills,	.	.	.	14 00
F. S. Armstrong,	.	.	.	19 00
Mrs. J. B. Talcott,	.	.	.	8 00

MAY.

J. G. Thomas,	.	.	.	20 00
J. Belknap,	.	.	.	5 00
R. L. Sadd,	.	.	.	15 00
H. A. Brooks,	.	.	.	75 00
J. Crawley,	.	.	.	15 00
F. G. Bruce,	.	.	.	12 50
N. Exley,	.	.	.	17 00
G. A. Drown,	.	.	.	4 00
E. Palmer,	.	.	.	15 00
A. B. Cook, Agt.,	.	.	.	129 00
J. M. Larned,	.	.	.	10 00
M. Madsen,	.	.	.	15 00
M. Lubchansky,	.	.	.	13 00
J. S. Williams,	.	.	.	15 00
Frank Miller,	.	.	.	8 00
Eugene Perry,	.	.	.	20 00
Joseph Gladin,	.	.	.	15 00
G. A. Sherman,	.	.	.	12 00
Mrs. R. D. Stevens,	.	.	.	10 00
A. Johnson,	.	.	.	5 00
Henry Page,	.	.	.	10 00
Antonio Anzione,	.	.	.	8 00
Frank Drapeau,	.	.	.	5 00
F. P. Rice,	.	.	.	12 50
T. H. Burnham,	.	.	.	15 00
H. B. Chapman,	.	.	.	10 00

No. 18. — *Agricultural Affairs. — Continued.*

C. K. Chapman, . . .	16 00
John Armstrong, . . .	13 00
D. B. Roberts, . . .	10 00
F. F. Hopkins, . . .	8 00
A. E. Chappins, . . .	25 00
C. Wheeler, . . .	12 00
A. J. McIntosh, . . .	13 00
K. V. Chapins, . . .	16 00
W. E. Miller, . . .	25 00
N. E. Lord, . . .	20 00
Chas. M. Jarvis, . . .	5 00
W. P. Lillie, . . .	17 00

JUNE.

G. A. Hubbard, . . .	15 00
H. O. Eccleston, . . .	12 00
H. Richardson, . . .	10 00
W. H. Brown, . . .	12 50
John D. Avery, . . .	20 00
Andrew Butler, . . .	12 00
D. C. Miller, . . .	10 00
Max Metzger, . . .	12 50
Watkinson Farm School, . . .	7 50
Margaret Parker, . . .	10 00
C. H. Baker, . . .	10 00
J. P. Lathrop, . . .	13 00
H. B. Chapman, . . .	15 00
J. B. Lefebvre, . . .	15 00
R. E. Buell, . . .	16 00
H. T. Smith, . . .	5 00
J. H. White, . . .	10 00
August F. Otte, . . .	10 00
M. S. Purple, . . .	12 50
F. A. Burnham, . . .	13 00
W. O. Page, . . .	7 50
G. E. Emmons, . . .	15 00
A. J. Holcomb, . . .	55 00
A. H. Marsh, . . .	10 00
Geo. A. Pendleton, . . .	15 00
Joseph Baker, . . .	14 00

No. 18. — Agricultural Affairs. — Continued.

A. W. Bristol, . . .	25 00
O. E. Bailey, . . .	18 00
Wm. W. Webster, . . .	7 50
T. H. Stearns, . . .	12 00
L. Hoffman, . . .	14 00
M. J. Connell, . . .	18 00
F. B. Studwell, . . .	35 00
N. Kelman, . . .	8 00
C. J. Hubbard, . . .	10 00
W. R. Atwell, . . .	10 00
C. F. Ennis, . . .	15 00
David Herbert, . . .	13 00
Lewis Stratton, . . .	12 50

JULY.

A. C. Sternberg & Son, . . .	25 00
J. S. Kilbourn, . . .	8 00
W. F. O'Neil, . . .	10 00
H. B. Chapman, . . .	14 00
F. L. Ensworth, . . .	14 00
Jacob Blank, . . .	10 00
C. D. Burbank, . . .	10 00
W. R. Browning, . . .	12 00
Charles E. Burnham, . . .	14 00
L. P. Payne, . . .	5 00
F. Nelkin, . . .	10 00
W. H. Harris, . . .	12 00
J. Downing, . . .	12 00
H. Ahlstrom, . . .	13 00

AUGUST.

J. M. Woodward, . . .	12 00
Samuel Dussanne, . . .	12 00
G. W. Ide, . . .	17 00
M. Valensky, . . .	10 00
B. F. Lamphier, . . .	10 00
H. F. Cox, . . .	13 00
P. S. Humphrey, . . .	9 00
H. P. Deming, . . .	15 00
F. G. Bruce, . . .	25 00

No. 18. — Agricultural Affairs. — Continued.

F. B. Comstock, . . .	15 00
Chas. Smith, . . .	9 00
J. L. Cady, . . .	14 00
N. E. Lord, . . .	15 00
C. E. Foote, . . .	17 50
C. F. Burt, . . .	20 00
Michael Fleming, . . .	10 00
W. Bramer, . . .	10 00
H. Richardson, . . .	12 00
W. E. Templeton, . . .	15 00
A. A. Tillinghast, . . .	15 00
N. Carr, Jr., . . .	16 00
H. Yarock, . . .	18 00
F. P. Johnson, . . .	20 00
H. A. Allen, . . .	10 00
F. L. Hallock, . . .	10 00
H. N. Wardwell, . . .	12 00
E. & G. Peck, . . .	25 00
E. Washburn, . . .	9 00
C. D. Jewett, . . .	14 00
Yale Gordon, . . .	20 00
H. B. Chapman, . . .	29 00

SEPTEMBER.

J. M. Woodward, . . .	14 00
J. B. Palmer, . . .	12 50
A. J. Simpson, . . .	9 00
D. N. Lucas, . . .	8 00
A. W. Dart, . . .	7 50
Salmon Fraber, . . .	10 00
L. S. Hayward, . . .	12 50
Wm. Mathieu, . . .	5 00
H. L. Kibbe, . . .	12 00
C. L. Withrow, . . .	10 00
Fred Herst, . . .	13 00
A. J. McIntosh, . . .	13 00
C. W. Brigham, . . .	15 00
H. W. Johnson, . . .	60 00
John Duke, . . .	8 00
C. W. Johnson, . . .	10 00

No. 18. — Agricultural Affairs. — *Continued*

W. H. Lincoln, . . .	20 00
H. B. Chapman, . . .	22 00
Stephen Banyas, . . .	5 00
Frank P. Kinne, . . .	10 00
E. A. Standish, . . .	10 00
H. W. Hedden, . . .	15 00
Thomas Carroll, . . .	15 00
James R. Smith, . . .	15 00

\$5,995 50

DAIRY COMMISSIONER.

John B. Noble, Commissioner, salary,	\$1,500 00
John B. Noble, Commissioner, office expenses, . . .	120 66
John B. Noble, Commissioner, traveling expenses, . . .	261 54
John B. Noble, Commissioner, expenses to St. Louis convention, 1904, . . .	103 25
John B. Noble, Commissioner, expenses to Portland, Ore., convention, 1905, . . .	156 75
John B. Noble, Commissioner, clerical assistance, . . .	382 50
Robert O. Eaton, Deputy, salary, . . .	1,225 00
Robert O. Eaton, Deputy, expenses, . . .	866 99
Robert O. Eaton, Deputy, expenses to St. Louis convention, 1904, . . .	100 90

\$4,717 59

STATE AID TO AGRICULTURAL SOCIETIES.

Beacon Valley Agricultural Society,	\$184 44
Berlin Agricultural Society, . . .	128 14
Branford Agricultural Society, . . .	122 18
Chester Agricultural Society, . . .	110 96
Colchester Agricultural Society, . . .	100 74
Connecticut Dairymen's Association,	125 13
Connecticut Pomological Society, . . .	141 70
Danbury Agricultural Society, . . .	1,039 75

No. 18. — Agricultural Affairs. — Continued.

Farmington Valley Agricultural Society,	144 97
Greenfield Country Club Agricultural Society,	145 54
Guilford Agricultural Society,	143 87
Granby Agricultural Society,	229 47
Harwinton Agricultural Society,	126 63
Horseshoe Park Association,	445 12
Madison Agricultural Society,	112 64
New Haven Horticultural Society,	155 07
New London Agricultural Society,	234 55
New Milford Agricultural Society,	137 57
Newtown Agricultural Society,	141 24
Orange Agricultural Society,	186 17
Putnam Park Association,	163 62
Rockville Agricultural Society,	227 02
Simsbury Agricultural Society,	104 80
Stafford Springs Agricultural Society,	252 00
Suffield Agricultural Society,	100 00
Union (Somers) Agricultural Society,	121 27
Union (Monroe) Agricultural Society,	100 70
Waterbury Agricultural Society,	198 52
Windham County Agricultural Society,	244 67
Wolcott Agricultural Society,	156 15
Woodstock Agricultural Society,	224 20

\$6,048 83

STATE AID TO ASSOCIATIONS.

Connecticut Dairymen's Association,	\$987 26
Connecticut Sheep Breeders' Association,	480 29
Connecticut Pomological Society,	1,000 00

\$2,467 55

No. 18. — Agricultural Affairs. — (Continued.)

FOX BOUNTIES.**HARTFORD COUNTY.**

Avon,	\$8 05
Berlin,	1 15
Bloomfield,	13 80
Bristol,	23 00
Burlington,	10 35
Canton,	47 15
East Granby,	14 95
East Windsor,	4 60
Enfield,	12 65
Farmington,	16 10
Glastonbury,	14 95
Granby,	32 20
Hartland,	46 00
Marlborough,	3 45
New Britain,	2 30
Newington,	6 90
Plainville,	5 75
Rocky Hill,	9 20
Simsbury,	13 80
Southington,	6 90
South Windsor,	2 30
Suffield,	36 80
Wethersfield,	9 20
Windsor,	3 45
Windsor Locks,	2 30
	\$347 30

NEW HAVEN COUNTY.

Beacon Falls,	\$3 45
Bethany,	35 65
Branford,	2 30
Cheshire,	18 40
East Haven,	11 50
Guilford,	25 30
Hamden,	13 80
Madison,	18 40

No. 18. — Agricultural Affairs. — *Continued.*

Meriden,	18 40
Middlebury,	19 35
Naugatuck,	26 45
North Branford,	3 45
North Haven,	11 50
Oxford,	9 20
Prospect,	11 50
Seymour,	5 75
Southbury,	48 30
Wallingford,	16 10
Wolcott,	20 70
Woodbridge,	2 30
	\$321 80

NEW LONDON COUNTY.

Bozrah,	\$14 95
Colchester,	5 75
East Lyme,	8 05
Franklin,	9 20
Griswold,	2 30
Lebanon,	28 75
Ledyard,	2 30
Lisbon,	19 55
Lyme,	33 35
Montville,	13 80
No. Stonington,	1 15
Old Lyme,	19 55
Preston,	3 45
Salem,	14 95
Waterford,	1 15
	\$178 25

FAIRFIELD COUNTY.

Bethel,	\$3 45
Brookfield,	12 65
Danbury,	42 55
Easton,	23 00
Fairfield,	5 75

No. 18. — Agricultural Affairs. — *Continued*

Greenwich,	6 90
Huntington,	24 15
Monroe,	24 15
New Canaan,	14 95
New Fairfield,	56 35
Newtown,	40 25
Redding,	11 50
Ridgefield,	19 55
Sherman,	25 30
Stamford,	16 10
Stratford,	14 95
Trumbull,	11 50
Weston,	24 15
Westport,	5 75
Wilton,	6 90
	\$389 85

WINDHAM COUNTY.

Brooklyn,	\$16 10
Ashford,	128 80
Canterbury,	19 55
Chaplin,	10 35
Eastford,	23 00
Hampton,	26 45
Killingly,	26 45
Plainfield,	2 30
Pomfret,	42 55
Putnam,	24 15
Scotland,	8 05
Sterling,	1 15
Thompson,	5 75
Windham,	4 60
Woodstock,	21 85
	\$361 10

LITCHFIELD COUNTY.

Litchfield,	\$46 00
Barkhamsted,	25 30

No. 18. — Agricultural Affairs. — Continued.

Bethlehem,	29 90
Bridgewater,	6 90
Canaan,	21 85
Colebrook,	5 75
Cornwall,	26 45
Goshen,	28 75
Harwinton,	34 50
Morris,	32 20
New Hartford,	19 55
New Milford,	73 60
North Canaan,	9 20
Norfolk,	34 50
Plymouth,	21 85
Roxbury,	8 05
Salisbury,	36 80
Sharon,	74 75
Thomaston,	16 10
Torrington,	10 35
Warren,	40 25
Washington,	40 25
Watertown,	13 80
Winchester,	29 90
Woodbury,	19 55
	\$706 10

MIDDLESEX COUNTY.

Middletown,	1 15
Haddam,	83 95
Chatham,	3 45
Chester,	5 75
Clinton,	21 85
Durham,	9 20
East Haddam,	41 40
Essex,	14 95
Killingworth,	8 05
Middlefield,	2 30
Old Saybrook,	8 05
Westbrook,	6 90
	\$207 00

No. 18. — Agricultural Affairs. — *Concluded.*

TOLLAND COUNTY.

Tolland,	\$18 40
Andover,	4 60
Bolton,	4 60
Columbia,	17 25
Coventry,	12 65
Ellington,	12 65
Hebron,	19 55
Mansfield,	29 90
Somers,	18 40
Stafford,	10 35
Union,	12 65
Vernon,	5 75
Willington,	6 90

 \$173 65

\$2,685 05

STATE FOREST.

Austin F. Hawes, Forester, bills paid,	\$42 13
John C. Reeves, services, etc.,	322 44
E. P. Augur, surveying,	10 70
Oscar Gildersleeve, land,	100 00
Chas. E. Rich, services,	7 63
R. S. Mitchell, recording,	37 00
R. H. Sellen, land,	20 00
S. D. Goodrich, services,	33 00
Daniel Kelsey, services,	49 79
Olin Brainard, land,	12 00
B. A. Hollister, land,	10 00
H. M. Hurlburt, land,	40 00
Town of Portland, taxes,	26 62
Town of Chatham, taxes,	3 00

 \$714 31

 \$67,684 24

No. 19. — National Guard.

No. 19.**NATIONAL GUARD.****SALARIES.**

George M. Cole, Adjutant-General, .	\$3,000 00
Charles C. Godfrey, Surgeon-General, .	250 00
Oliver C. Smith, Surgeon-General, .	250 00
William E. F. Landers, Assistant Adjutant-General, . . .	1,800 00
Henry C. Morgan, Assistant Quartermaster-General, . . .	1,800 00
Theron C. Swan, Clerk, Adjutant-General's office, . . .	1,400 00
Walter Pearce, Clerk, Adjutant-General's office, . . .	1,400 00
Lorenzo Converse, Clerk, Adjutant-General's office, . . .	1,400 00
M. Wise, Clerk, Quartermaster-General's office, . . .	1,400 00

\$12,700 00
SUNDRY EXPENSES.

George M. Cole, Adjutant-General, premium on bond, . . .	\$140 00
Henry C. Morgan, Assistant Quartermaster-General, premium on bond, . . .	7 00
J. R. Disbrow, Regimental Paymaster, premium on bond, . . .	35 00
D. E. Bowers, Regimental Paymaster, premium on bond, . . .	35 00
O. F. King, Regimental Paymaster, premium on bond, . . .	35 00
F. P. Wood, Regimental Paymaster, premium on bond, . . .	35 00
E. L. Smith, Regimental Paymaster, premium on bond, . . .	35 00
Edward H. Welch, for recruiting, allowed by Spec. Act No. 153, . . .	128 00

No. 19. — National Guard. — Concluded. No. 20. — Governor's Guard.

O. C. Smith, Surgeon-General, Expenses,	100 00
James P. Bree, Auditor,	12 25
Lester D. Phelps, Auditor,	11 22

\$573 47

ADVANCES ON REQUISITIONS.

George M. Cole, Adjutant-General, .	\$19,810 00
George M. Cole, Acting Quartermas- ter-General,	75,128 92
George M. Cole, Acting Paymaster- General,	50,286 00
George M. Cole, Acting Commissary- General,	8,000 00
Oliver C. Smith, Surgeon-General, .	350 00

\$153,574 92

STATE ARMORY COMMISSION.

George M. Cole, Treasurer,	\$9,000 00
George M. Cole, Treasurer, premium on bond,	36 75

\$9,036 75

\$175,885 14

No. 20.

GOVERNOR'S GUARD.

First Company Governor's Foot Guard —

Fall field-day,	\$265 30
Spring field-day,	247 57
Inaugural parade,	302 17
Equipment,	3 68
Armory rent,	1,000 00
Uniforms,	1,624 70
Care of arms,	112 00
Officers' compensation,	50 00

\$3,605 42

No. 20.—Governor's Guard.—Conclu. No. 21.—Printing and Circulating.

Second Company Governor's Foot Guard —		
Fall field-day,	\$276	56
Spring field-day,	242	96
Inaugural parade,	263	66
Gas at armory,	362	70
Care of arms,	112	00
Officers' compensation,	50	00
Uniforms,	4,238	25
Transportation to Inaugural parade,	190	70
Plumbing, etc.,	30	92
New lamps,	36	00
		\$5,803 75
First Company Governor's Horse Guard —		
Fall field-day,	\$279	23
Spring field-day,	254	40
Inaugural parade,	289	37
Equipment,	1,032	91
Officers' compensation,	49	30
Care of arms,	69	00
New uniforms,	5	00
Rent of armory,	600	00
		\$2,579 21
		<u>\$11,988 38</u>

No. 21.

PRINTING AND CIRCULATING PUBLIC DOCUMENTS.

GOVERNOR'S OFFICE.

The Case, Lockwood & Brainard Co., 1,500 copies of Governor's Mes- sage,	109 65
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SECRETARY'S OFFICE.

The Case, Lockwood & Brainard Co., election ballots,	\$599 93
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No. 21. — Printing and Circulating. — *Continued.*

The Case, Lockwood & Brainard Co., 1,200 statement of votes, . . .	43 15
The Case, Lockwood & Brainard Co., 500 Corporation Laws, . . .	46 45
The Case, Lockwood & Brainard Co., 1,000 Automobile Lists, . . .	58 50
The Case, Lockwood & Brainard Co., 2,200 Thanksgiving Proclamations, . . .	46 20
The Case, Lockwood & Brainard Co., 1,375 County Commissioner's re- port, . . .	181 00
The Case, Lockwood & Brainard Co., 7,350 Registers, . . .	4,047 78
The Case, Lockwood & Brainard Co., sundry printing, etc., . . .	13 05
Adams Express Co., distribution, . . .	580 20
United States Envelope Co., election envelopes, . . .	694 60
Belknap & Warfield, Acts and Regis- ters, . . .	41 15
John G. Mitchell, Deputy, distribu- tion, . . .	124 50
	\$6,476 51

TREASURER'S OFFICE.

The Case, Lockwood & Brainard Co., 1,150 copies report Estimate of Ex- penses, . . .	\$100 45
The Case, Lockwood & Brainard Co., 1,575 copies Treasurer's report, . . .	410 05
	\$510 50

COMPTROLLER'S OFFICE.

F. C. Bissell, Deputy, distribution of public documents, postage and ex- press, . . .	\$450 86
Adams Express Co., distribution of public documents, . . .	284 26

No. 21. — Printing and Circulating. — Continued.

The Case, Lockwood & Brainard Co., binding 375 sets Public Documents,	2,057 20	
The Case, Lockwood & Brainard Co., 1,400 Comptroller's report,	360 15	
The Case, Lockwood & Brainard Co., 1,175 report Criminal Business of Courts,	47 20	
1,375 report Indebtedness of Towns,	149 60	
		\$3,349 27

ATTORNEY-GENERAL.

The Case, Lockwood & Brainard Co., 1,375 copies Attorney-General's re- port,		\$314 80
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STATE LIBRARY.

George S. Godard, Librarian, dis- tribution,	\$306 82	
Adams Express Co., distribution,	228 79	
The Case, Lockwood & Brainard Co., 2,500 Librarian's report,	1,038 80	
		\$1,574 41

SUPREME COURT.

The Case, Lockwood & Brainard Co., binding, etc.,	\$785 77	
The Banks Pub. Co., Vol. 76, Conn. Reports,	826 15	
		\$1,611 92

ADJUTANT-GENERAL'S OFFICE.

Marigold-Foster Printing Co., 1,475 copies report Adjutant-General,	\$1,486 80	
The Case, Lockwood & Brainard Co., electrotypes for report,	167 60	
		\$1,654 40

No. 21. — Printing and Circulating. — Continued.**QUARTERMASTER-GENERAL'S OFFICE.**

The Bulletin Pub. Co., 1,125 copies report of Quartermaster-General,	\$631 15
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CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS.

Pelton & King, 1,000 copies report of School,	\$230 00
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SHELL-FISH COMMISSION.

The Standard Association, 1,500 copies report Shell Fisheries,	\$682 25
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STATE PRISON DIRECTORS.

Marigold-Foster Printing Co., 1,300 copies report Directors,	\$245 50
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STATE POLICE DEPARTMENT.

R. S. Peck & Co., 1,375 copies report of Department,	\$39 75
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DAIRY COMMISSIONER.

Journal Pub. Co., 1,549 copies report of Commissioner,	\$499 00
John B. Noble, Commissioner, dis- tribution,	28 60
	\$527 60

DENTAL COMMISSION.

Journal Pub. Co., 1,575 copies report of Commission,	\$129 00
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CONNECTICUT HOSPITAL FOR INSANE.

Pelton & King, 1,000 copies report of Hospital,	\$240 00
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COMMISSIONER ON DOMESTIC ANIMALS.

Bee Pub. Co., 1,375 copies report of Commissioner,	\$149 50
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No. 21. — Printing and Circulating. — Continued.

CONNECTICUT AGRICULTURAL COLLEGE.

The Case, Lockwood & Brainard Co., 1,375 copies report and catalogue, 1904,	\$802 90	
The Case, Lockwood & Brainard Co., 1,375 copies report and catalogue, 1903,	797 80	
Storrs Agricultural Experiment Sta- tion, Pelton & King, 4,000 reports, 10,000 bulletins,	2,700 00	
		\$4,300 70

CONNECTICUT AGRICULTURAL EXPERIMENT STATION.

Tuttle, Morehouse & Taylor, 12,000 copies report and catalogue,	\$5,866 53
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STATE BOARD OF AGRICULTURE.

The Case, Lockwood & Brainard Co., 5,375 copies of report,	\$1,970 95	
The Case, Lockwood & Brainard Co., distribution of above,	167 83	
		\$2,138 78

STATE BOARD OF HEALTH.

Tuttle, Morehouse & Taylor, 3,000 copies report of Board,	\$1,509 66	
Tuttle, Morehouse & Taylor, ship- ping, etc., same,	382 55	
		\$1,892 21

BUREAU OF LABOR STATISTICS.

Journal Pub. Co., 8,500 copies of report, wrapping, shipping, etc.,	\$5,819 50
Journal Pub. Co., binding, etc.,	61 50
W. H. Scoville, Commissioner, dis- tribution,	251 40

No. 21. — Printing and Circulating. — *Continued.*

Adams Express Co., distribution,	282 78	
H. T. Smith Express Co., distribution,	21 36	
		\$6,436 54

FACTORY INSPECTOR.

T. S. Pratt & Son, 2,000 copies of report,	\$1,000 35	
George L. McLean, Inspector, distribution,	44 00	
		\$1,044 35

BOARD OF MEDIATION AND ARBITRATION.

Pelton & King, 1,000 copies of report,	\$120 00
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FISH AND GAME COMMISSION.

Hartford Printing Co., 2,000 copies of report,	\$542 10
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RAILROAD COMMISSIONERS.

The Case, Lockwood & Brainard Co., 2,375 copies of report,	\$2,477 30	
The Case, Lockwood & Brainard Co., envelopes for maps,	25 00	
Adams Express Co., distribution,	162 48	
Dodd Lithograph Co., printing maps for report,	244 55	
Frederick L. Ford, maps for report,	360 00	
		\$3,269 33

BUILDING AND LOAN COMMISSIONER.

The Bulletin Pub. Co., 1,375 copies of report,	\$686 63
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BANK COMMISSIONERS.

The Case, Lockwood & Brainard Co., 2,575 copies of report,	\$2,035 40
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No. 21. — Printing and Circulating. — Continued.

The Case, Lockwood & Brainard Co., wrapping, etc.,	71 60	
The Case, Lockwood & Brainard Co., paid express,	74 85	
The Case, Lockwood & Brainard Co., paid postage,	26 35	
		\$2,208 20

STATE BOARD OF CHARITIES.

Tuttle, Morehouse & Taylor, 2,000 copies of report,	\$997 69
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REFORMATORY COMMISSION.

N. Daniels, printing report of Com- mission,	\$52 50
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EXAMINER OF PUBLIC RECORDS.

The Case, Lockwood & Brainard Co., 1,375 copies of report,	\$473 50
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GEOLOGICAL AND NATURAL HISTORY SURVEY.

Stoddard Engraving Co., engravings,	\$35 68	
The Case, Lockwood & Brainard Co., 1,375 copies Bulletin No. 1, 1st Edition,	39 40	
The Case, Lockwood & Brainard Co., 3,500 copies Bulletin No. 2,	887 55	
The Case, Lockwood & Brainard Co., 1,625 copies Bulletin No. 1, 2d Edition,	25 50	
The Case, Lockwood & Brainard Co., Bulletin No. 3,	1,082 50	
The Case, Lockwood & Brainard Co., Bulletin No. 4,	668 55	
The Case, Lockwood & Brainard Co., Bulletin No. 5,	336 70	
		\$3,075 88

No. 21. — Printing and Circulating. — *Continued.*

TAX COMMISSIONER.

The Case, Lockwood & Brainard Co.,	
1,375 copies of report,	\$134 70

INSURANCE COMMISSIONER.

The Case, Lockwood & Brainard Co.,	
2,225 copies Part I of report,	\$3,513 30
The Case, Lockwood & Brainard Co.,	
3,525 copies Part II of report,	3,861 65
The Case, Lockwood & Brainard Co.,	
1,425 copies Part III of report,	762 85
The Case, Lockwood & Brainard Co.,	
binding, lettering, etc.,	72 20
	\$8,210 00

BOARD OF EDUCATION OF THE BLIND.

Connecticut Institute for Blind, 1,375	
copies of report,	\$229 90

PUTNAM MEMORIAL CAMP.

Hartford Printing Co., 1,375 copies	
of report,	\$103 25

SCHOOL FUND COMMISSIONER.

Hartford Printing Co., 1,375 copies	
of report,	\$57 50

STATE BOARD OF EDUCATION.

The Case, Lockwood & Brainard Co.,	
5,200 copies of report, distribution,	
etc.,	\$4,678 21

HIGHWAY COMMISSIONER.

Bulletin Co., 3,875 copies of report,	\$3,402 87
E. H. Kelsey, distribution,	132 69
The Case, Lockwood & Brainard Co.,	
printing road laws, etc.,	28 40
	\$3,563 96

No. 21.—Print'g and Circulating.—Conclu. No. 22.—Soldiers' Children.

SUNDRY PRINTING, BINDING, ETC.

The Case, Lockwood & Brainard Co.,
 binding and distribution Public
 Documents and other binding, \$2,225 38

ADVERTISING BIDS FOR PRINTING.

Hartford Telegram,	\$6 00
Hartford Courant,	8 00
Evening Post,	7 00
New Haven Union,	11 20
New Haven Palladium,	6 40
New Haven Evening Leader,	6 40
Hartford Times,	8 40
	\$53 40
	\$70,837 45

No. 22.

SOLDIERS' CHILDREN.

Bridgeport,	\$133 50
East Granby,	234 00
Fairfield,	78 00
Meriden,	78 00
Middletown,	13 50
Montville,	78 00
New Haven,	207 50
New London,	78 00
Norwich,	78 00
Putnam,	78 00
	\$1,056 50

 No. 23.—Fish and Game Commission.

No. 23.

FISH AND GAME COMMISSION.

George T. Mathewson, Commissioner, services,	\$393 00
George T. Mathewson, Commissioner, expenses,	229 20
George T. Mathewson, Commissioner, expenses at convention at Atlantic City,	46 75
Robert G. Pike, Commissioner, services,	204 00
Robert G. Pike, Commissioner, expenses,	161 85
E. Hart Geer, Commissioner, services,	354 00
E. Hart Geer, Commissioner, expenses,	289 14
E. Hart Geer, Commissioner, expenses at convention at Atlantic City,	40 70
E. Hart Geer, Commissioner, clerical services,	200 00
L. B. Brockway, services at retaining ponds,	266 83
W. D. Tripp, services at hatcheries,	906 38
W. D. Tripp, expenses at hatcheries,	71 18
George C. Finch, services at hatcheries,	603 50
F. N. Banning, services at hatcheries,	152 20
J. N. Lord, services at hatcheries,	40 00
George Fletcher, services at hatcheries,	126 00
George Fletcher, expenses at hatcheries,	12 40
C. E. Blake, Game Warden, services and expenses,	31 55

No. 23.—Fish and Game.—Continued.

H. G. Carver, Game Warden, services and expenses,	161 60
E. H. Bailey, Game Warden, services and expenses,	24 00
J. M. Foote, Game Warden, services and expenses,	121 60
H. E. Bradley, Game Warden, services and expenses,	174 60
H. L. Rose, Game Warden, services and expenses,	12 85
Southern New England Telephone Co.,	32 40

\$4,655 73

OCTOBER, 1904.

F. J. Wheeler, rent of pond,	\$25 00
Buhl Stamping Co., shipping cans,	66 00
L. H. Taylor, care of boat,	15 00
E. Hart Geer, supplies for boat,	12 50
W. W. Morgan, work at hatcheries,	17 00

NOVEMBER.

H. E. Banning, cartage,	20 50
John J. Nolan, carpenter work,	76 50
F. S. Bidwell Co., supplies,	3 75
Saunders, Smith Yacht Co., boat supplies,	26 20
Hartford Printing Co., books, stationery, etc.,	81 25
Hartford Electric Engine Repair Co., repairs on dynamo,	10 90
C. C. Graves, supplies,	133 89

DECEMBER.

G. W. Gates, supplies,	2 65
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FEBRUARY.

Allen Pease Co., supplies,	10 71
F. S. Bidwell & Co., hardware,	3 10
Geo. F. Lane, trout eggs,	112 50

 No. 23. — Fish and Game. — *Continued.*

MARCH.

W. E. Peck, services at retaining pond,	16 90
C. C. Graves, food for hatcheries,	235 77

APRIL.

Allen Pease Co., plumbing,	7 34
F. S. Bidwell & Co., glass,	45 86
Darrow & Comstock Co., supplies for boat,	29 94
The Gray & Prior Machine Co., supplies for engine,	24 50

MAY.

George W. Gates, naphtha,	4 00
J. A. Lord, repairs on boat,	121 85
E. H. Geer, paid for work on boat,	26 25
R. D. Spencer, supplies for boat,	11 25
A. B. Stockwell, gravel, etc.,	12 50
George Fletcher, expenses at hatcheries,	14 60

JUNE.

William Morgan, gasoline,	11 50
Nichols & Harris, gasoline,	34 71
L. W. Hudson, rent of fishing grounds,	15 00
R. G. Pike, hose,	6 25
P. Gilligan, rent fishing grounds,	15 00
Hartford Printing Co., stationery, etc.,	75 10

JULY.

L. H. Barrett, cartage,	26 50
Wm. P. Bailey & Son, food for hatcheries,	184 27
W. G. Wrisley & Son, food for hatcheries,	56 15
G. F. Wilbraham, plumbing,	36 28

No. 23. — Fish and Game. — Concluded. No. 24. — Shell-Fish Commission.

F. S. Bidwell & Co., lumber, . . .	37 45
C. C. Graves, food for hatcheries, . . .	170 28
The Fairbanks Co., supplies, . . .	182 28
A. R. Leete, supplies, . . .	17 56

AUGUST.

G. W. Gates, gasoline, . . .	7 00
C. C. Graves, supplies, . . .	239 53
H. W. Beeman, fish fry, . . .	236 00
Smith Yacht Works, gasoline, . . .	41 45
John Ramsey, services, . . .	50 00

SEPTEMBER.

W. W. Morgan, cartage, . . .	24 50
R. S. Lee, services, . . .	22 00
L. B. Brockway, cartage, . . .	12 00
Palladium Co., advertising, . . .	41 50
Gray, Prior Machine Co., repairs on engine, . . .	9 00
W. E. Peck, services, . . .	16 90
H. C. Douglass, rent of pond, . . .	300 00

3,036 42

\$7,692 15

No. 24.

SHELL-FISH COMMISSION.

Christian Swartz, Commissioner, services and expenses, . . .	\$500 00
George C. Waldo, Commissioner, services and expenses, . . .	500 00
William J. Atwater, Commissioner, services and expenses, . . .	500 00
George C. Waldo, Commissioner, premium on bond, . . .	10 50
William J. Atwater, Commissioner, premium on bond, . . .	7 00

No. 24. — Shell-Fish Commis's'n. — Conclu. No. 25. — State B'd of Health.

A. McMathewson, Clerk, salary, .	933 29
Frederick L. Perry, Clerk, salary, .	466 71
Frederick L. Perry, Clerk, premium on bond,	10 50
James P. Bree, Auditor,	20 75
Lester D. Phelps, Auditor,	12 60
Wm. P. Bailey, Auditor,	10 75

\$2,972 10**EXPENSES.**

The Commissioners for —	
Office and incidental expenses,	\$492 96
Engineer's department,	275 00
Special engineering,	435 00
Taxes,	549 60
Inspection and buoying natural oyster beds,	1,941 74
Oyster Police,	2,467 96
Inspection of mud dumping,	1,351 39
Repairs on signals,	264 75

\$7,778 4c**\$10,750 50****No. 25.****STATE BOARD OF HEALTH.**

Charles A. Lindsley, Secretary, sal- ary,	\$2,000 00
Charles A. Lindsley, Secretary, for expenses of Board,	4,000 00
Charles A. Lindsley, Secretary, for investigating pollution of streams, .	2,500 00
Charles A. Lindsley, Secretary, for investigating summer resorts,	500 00
Charles A. Lindsley, Secretary, pre- mium on bond,	10 50

\$9,010 50

No. 26. — Railroad Commissioners. No. 27. — Bank Commissioners.

No. 26.

RAILROAD COMMISSIONERS.

William O. Seymour, Commissioner, salary,	\$3,000 00
Washington F. Willcox, Commissioner, salary,	2,500 00
O. R. Fyler, Commissioner, salary,	3,000 00
Andrew F. Gates, Commissioner, salary,	500 00
Andrew F. Gates, Commissioner, expenses,	147 00
Henry F. Billings, Clerk, salary,	1,800 00
Henry F. Billings, Clerk, for office expenses,	747 19
Henry F. Billings, Clerk, clerical services,	660 00
Henry F. Billings, Clerk, expenses of Commissioners,	499 50
Henry F. Billings, Clerk, personal expenses,	7 25
Henry F. Billings, Clerk, premium on bond,	3 50
	\$12,864 44

No. 27.

BANK COMMISSIONERS.

Charles H. Noble, Commissioner, salary,	\$2,500 00
Charles H. Noble, Commissioner, expenses,	500 00
Charles H. Noble, Commissioner, expenses to Indianapolis convention,	93 74
Charles H. Noble, Commissioner, expenses to Portland convention,	48 92

No. 27. — Bank Commiss'n'rs. — Concluded. No. 28. — Insur. Commis'n'r.

George F. Kendall, Commissioner,	
salary,	2,500 00
George F. Kendall, Commissioner,	
expenses,	500 00
George F. Kendall, Commissioner,	
incidental expenses,	13 55
George F. Kendall, Commissioner,	
expenses to Indianapolis conven-	
tion,	135 21
George F. Kendall, Commissioner,	
expenses to Portland convention,	50 00
W. B. Dana & Co., books, etc.,	30 60
White & Kemble, maps, etc.,	100 00
The Case, Lockwood & Brainard Co.,	
printing, etc.,	116 65
	\$6,588 67

No. 28.

INSURANCE COMMISSIONER.

Theron Upson, Commissioner, sal-	
ary,	\$3,500 00
Charles Hughes, Actuary, salary,	3,000 00
Bryan H. Atwater, Chief Clerk, sal-	
ary,	1,800 00
George H. Bromfield, Assistant, sal-	
ary,	1,500 00
Frank L. Hamilton, Assistant, sal-	
ary,	1,500 00
Charles H. Cooley, Jr., Assistant, sal-	
ary,	1,400 00
Howard J. Pratt, Clerk, salary,	900 00
Fannie T. Skinner, Clerk, salary,	1,200 00
Annette D. Lowrie, Clerk, salary,	840 00
Effie P. Sprague, Clerk, salary,	840 00
Clara L. Shea, Clerk, salary,	60 00

No. 28. — Insurance Commis'n'r. — *Conclu.* No. 29. — State B'd of Char.

Nellie T. Tuite, Clerk, salary, . . .	775 00	
Mary L. Desmore, Clerk, salary, . . .	650 00	
Nettie W. Derrin, Clerk, salary, . . .	780 00	
		\$18,745 00

PER DIEM SERVICES.

Arthur M. Rowley,	\$220 83	
Samuel T. Green,	500 00	
Margaret M'Reynolds,	525 00	
		\$1,245 83

OFFICE EXPENSES.

Quadrennial examinations,	\$4,656 67	
Legal expenses,	50 00	
Printing and stationery,	1,924 11	
Incidentals,	1,163 76	
		\$7,794 54

PREMIUMS ON BONDS.

Theron Upson, Commissioner,	\$35 00	
Bryan H. Atwater, Chief Clerk,	17 50	
		\$52 50

AUDITORS.

James P. Bree,	\$49 00	
Lester D. Phelps,	22 34	
Wm. P. Bailey,	24 12	
		\$95 46
		<u>\$27,933 33</u>

No. 29.

STATE BOARD OF CHARITIES.

Charles P. Kellogg, Secretary, salary,	\$1,800 00
Charles P. Kellogg, Secretary, ex- penses of Secretary and Board,	893 64

No. 29. — State Board of Charities. — Conclu. No. 30. — Taxes Refunded.

Charles P. Kellogg, Secretary, expenses to Portland, Ore., convention,	207 97
E. A. Down, member, expenses,	47 95
H. H. Bridgman, member, expenses,	53 40
Mary Hall, member, expenses,	220 54
Mary Hall, pay as Agent to Visit County Homes,	369 00
Rebekah G. Bacon, pay as Agent to Visit County Homes,	501 00
Rebekah G. Bacon, member, expenses,	248 86
Martha H. C. Mitchell, member, expenses to Portland, Ore., convention,	220 60

\$4,562 96

No. 30.**TAXES REFUNDED.**

Everett S. Pratt,	\$20 00
Helena P. Wainwright,	4 00
Charles G. Lewis, Executor,	24 00
Estate of W. D. Bishop,	500 00
Security Co.,	7 60
M. T. Utley, Admr.,	37 05
Town of Southington,	55 00
Town of Hartford,	55 00
Town of New Haven,	10 00
Danbury,	10 00
Bridgeport,	10 00
John Wilkinson,	5 00
W. O. Seymour,	5 00
F. D. Ruland,	100 00
Curtis & Curtis,	5 00
Town of Stamford,	20 00
J. E. Fish,	15 00
Town of Sprague,	5 00

No. 30.—Taxes Ref'd.—Conclu. No. 31.—Phar. Com. No. 32.—Spec. Com.

Town of Windham, . . .	5 00
Town of Durham, . . .	5 00
A. P. Hammond, Executor, . . .	300 00
St. Francis Roman Catholic T. A. B. Society, . . .	100 00
Estate of Ann E. Farnum, . . .	123 72
A. Iselin & Co., . . .	10 00
C. B. & W. McClellan, . . .	182 97
	\$1,614 34

No. 31.

PHARMACY COMMISSION.

George L. Ellsbree, Commissioner, salary, . . .	\$150 00
George L. Ellsbree, Treasurer, ex- penses of Commission, . . .	131 85
George L. Ellsbree, Treasurer, pre- mium on bond, . . .	5 25
Willis I. Mix, Commissioner, salary, . . .	150 00
Willis I. Mix, Commissioner, pre- mium on bond, . . .	5 25
Arthur L. Dickinson, Commissioner, salary, . . .	150 00
Arthur L. Dickinson, Commissioner, premium on bond, . . .	5 25
Arthur L. Dickinson, Commissioner, clerical services, . . .	50 00
	\$647 60

No. 32.

SPECIAL COMMISSIONS.

PUTNAM MEMORIAL CAMP.

The Treasurer of the Commission, expenses for care of grounds, . . .	\$1,661 73
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No. 82. — Special Commissions. — *Continued.*

The Treasurer of the Commission, expenses of Commission,	142 91	
The Treasurer of the Commission, premium on bond,	1 75	
		\$1,806 39

COMMISSION ON UNIFORMITY OF STATE LEGISLATION.

Talcott H. Russell,	\$119 32
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COMMISSION ON SCULPTURE.

Arthur L. Shipman, Secretary, paid Paul Bartlett balance for prepar- ing model of proposed work on north front of Capitol,	\$500 00	
Arthur L. Shipman, Secretary, first payment for statue of John Haynes, Arthur L. Shipman, Secretary, paid for model of seal,	1,000 00	
K. H. Leavens, Commissioner, ex- penses,	10 00	
A. Entress, services,	92 20	
F. B. Skiff & Co., sign,	15 00	
Downing & Perkins, cartage,	60 65	
		\$1,777 85

COMMISSION TO LOUISIANA PURCHASE EXPOSITION.

J. H. Vaill, Treasurer, advances on requisition, ,	\$34,734 85	
J. H. Vaill, Treasurer, premium on bond,	35 00	
		\$34,769 85

STATE BOARD OF VETERINARY REGISTRATION AND EX-
AMINATION.

Thomas Bland, premium on bond,	\$3 50	\$3 50
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TEMPORARY EXAMINER OF PUBLIC RECORDS.

Charles R. Hathaway, Commissioner, salary,	\$1,088 89
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No. 32. — Special Commissions. — Continued.

Charles R. Hathaway, Commissioner, office expenses,	182 55
Charles R. Hathaway, Commissioner, personal and traveling expenses,	152 74
Charles R. Hathaway, Commissioner, clerical services,	420 00
E. S. Ela, printing, etc.,	18 50
The Case, Lockwood & Brainard Co., printing, etc.,	4 90

\$1,867 58

FORT GRISWOLD TRACT COMMISSION.

H. L. Larkin, caretaker, services, etc.,	\$125 00
G. R. Hempstead, plumbing,	5 10
G. W. Williams Co., police badge,	1 00
Bingham Paper Box Co., boxes,	1 20
H. C. Thresher, photographs,	38 25
Marquardt Bros., lumber,	13 59
Groton Grain Co., rope,	1 92

\$186 06

GEOLOGICAL AND NATURAL HISTORY SURVEY COMMISSION.

William North Rice, Superintendent,	\$150 00
William North Rice, Superintendent, expenses,	149 03
H. W. Conn, services,	524 44
Rufus W. Stimson, services,	32 04
Herbert A. Gregory, services,	394 95
E. A. White, services,	174 38
G. F. Loughlin, services,	39 03
E. P. Augur, maps, etc.,	24 50
L. D. Bishop, services,	37 40
G. P. Clinton, services,	58 20
Joseph Barrell, services,	130 95

\$1,714 92

COMMISSION ON LEGISLATION BETWEEN CONNECTICUT AND NEW YORK IN REGARD TO SHELL-FISHERIES.

Thomas Hamilton, expenses,	\$99 49
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No. 82. — Special Commissions. — *Continued.*

W. J. Atwater, expenses, . . .	42 50
A. Arnott, expenses, . . .	42 70
W. A. Lewis, expenses, . . .	63 00
C. Swartz, expenses, . . .	14 00

\$261 69

GAS INSPECTOR.

William G. Mixter, Inspector, salary, . . .	\$1,000 00
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EXAMINERS OF BARBERS.

H. C. Schneider, Treasurer, premium on bond, . . .	\$7 00
H. C. Schneider, premium on bond, . . .	3 50
P. H. O'Brien, premium on bond, . . .	3 50
Peter Hummel, premium on bond, . . .	3 50

\$17 50

DENTAL COMMISSION.

Hartford Dental Co., rent of chairs, . . .	\$101 90
The Commission, for rent of hall, . . .	20 00

\$121 90COMMISSION TO MAKE REPAIRS ON THE CAPITOL AND TO
PROCURE A SITE FOR A NEW BUILDING FOR STATE
OFFICIALS.

E. F. Hapgood, plans, etc., . . .	\$4,250 00
E. D. Graves, plans, etc., . . .	2,146 37
L. W. Robinson, expenses of Commission, . . .	329 70
The Commission, for property purchased, . . .	43,000 00
The Commission, recording deed, . . .	2 50

\$49,728 57COMMISSION TO PURCHASE AN ADDITION TO THE
GROUNDS OF THE STATE CAPITOL.

New York, New Haven & Hartford R. R. Co., for Round House site, . . .	\$185,000 00
Paid for Broad St. houses and land, . . .	59,802 25

No. 32.—Special Com. — *Condu.* No. 33.—Bureau of Labor Statistics.

Paid for Agent, Attorneys, insurance, recording, etc.,	2,347 17	
		\$247,149 42
		<u>\$340,524 55</u>

No. 33.

BUREAU OF LABOR STATISTICS.

William H. Scoville, Commissioner, salary,	\$2,500 00	
William H. Scoville, Commissioner, office expenses,	300 20	
William H. Scoville, Commissioner, personal and traveling expenses,	27 40	
William H. Scoville, Commissioner, paid for clerical services,	25 00	
William H. Scoville, Commissioner, premium on bond,	3 50	
William D. Parker, Chief Clerk, salary,	1,800 00	
William D. Parker, Chief Clerk, office expenses,	23 35	
William D. Parker, Chief Clerk, personal and traveling expenses,	58 45	
William D. Parker, Chief Clerk, expenses to St. Louis convention, 1904,	104 70	
William D. Parker, Chief Clerk, expenses to Washington, D. C.,	53 70	
J. Belle Cone, Clerk, salary,	750 00	
New England Newspaper Clipping Co.,	45 00	
Smith & McDonough, stationery, etc.,	24 70	
Journal Publishing Co., printing, etc.,	46 70	
		<u>\$5,762 70</u>

 No. 33. — Bureau of Labor Statistics. — *Continued.*

SERVICES AND EXPENSES OF SPECIAL AGENTS.

George A. Parsons, services,	.	\$1,346	00
George A. Parsons, expenses,	.	409	25
E. C. Parker, services,	.	25	00
E. C. Parker, expenses,	.	80	
Charles F. Roberts, services,	.	16	00
Charles F. Roberts, expenses,	.	12	65

 \$1,809 70

FREE EMPLOYMENT BUREAU.

HARTFORD OFFICE.

Jordan C. Wells, Superintendent —

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	348	16
Rent,	.	.	.	.	240	00
					\$1,788	16

NEW HAVEN OFFICE.

J. J. Linsley, Superintendent —

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	267	65
Rent,	.	.	.	.	400	00
					\$1,867	65

WATERBURY OFFICE.

George C. Minor, Superintendent —

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	175	50
Rent,	.	.	.	.	300	00
					\$1,675	50

NORWICH OFFICE.

Stephen H. Reeves, Superintendent —

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	156	25
Rent,	.	.	.	.	240	00
					\$1,596	25

No. 33. — Bureau of Lab. Stat. — Conclu. No. 34. — Insp't'r of Fact.

BRIDGEPORT OFFICE.

Charles Keller, Superintendent —

Salary,	.	.	.	.	\$1,200 00
Expenses,	.	.	.	.	527 98
Rent,	.	.	.	.	240 00
					\$1,967 98

William H. Scoville, Commissioner,
for printing, etc., .

11 28

Journal Publishing Co., printing etc.,

68 05

79 33

\$8,974 87

\$16,547 27

No. 34.

FACTORY INSPECTOR.

George L. McLean, Inspector, salary,	\$2,500 00
George L. McLean, Inspector, office expenses,	199 85
George L. McLean, Inspector, personal and traveling expenses,	109 72
George L. McLean, Inspector, expenses to St. Louis convention, 1904,	75 20
George L. McLean, Inspector, expenses at Detroit convention,	49 80
Grace W. Stanley, Clerk, salary,	666 64
Ruth B. McLean, Clerk, salary,	15 00

\$3,616 21

SERVICES AND EXPENSES OF DEPUTIES.

Henry O. Nichols, salary,	\$1,540 00
Henry O. Nichols, expenses,	704 77
John H. Quinlan, salary,	1,540 00

34. Fact. Ins. Conclu. 35. Grade Cross. 36. Ct. Riv. Bridge. 37. S. F.

John H. Quinlan, expenses, . . .	721 45	
James P. Keena, salary, . . .	1,540 00	
James P. Keena, expenses, . . .	617 64	
		\$6,663 86
		<u>\$10,280 07</u>

No. 35.

SEPARATING GRADE CROSSINGS.

No orders drawn.

No. 36.

CONNECTICUT RIVER BRIDGE AND HIGHWAY DISTRICT COMMISSION.

The Treasurer of the Commission, . \$29,669 48 \$29,669 48

No. 37.

SCHOOL FUND COMMISSIONER.

Carnot O. Spencer, Commissioner, salary, . . .	\$2,500 00
Carnot O. Spencer, Commissioner, premium on bond, . . .	175 00
William H. Pond, Chief Clerk, salary, . . .	1,800 00
William H. Pond, Chief Clerk, premium on bond, . . .	52 50
Charles W. Skinner, Assistant, salary, . . .	1,400 00
Charles W. Skinner, Assistant, premium on bond, . . .	35 00

\$5,962 50

No. 37.—School Fund Com.—Concls. No. 38.—County Health Officers.**EXPENSES OF MANAGEMENT.**

Carnot O. Spencer, Commissioner,		
office expenses,	\$1,397	94
Carnot O. Spencer, Commissioner,		
legal expenses,	195	00
Carnot O. Spencer, Commissioner,		
expenses care of Agricultural		
Fund,	110	44
Carnot O. Spencer, Commissioner,		
deficiency in principal in College		
Fund, Spec. Act No. 353,	4,900	00
James P. Bree, Auditor,	140	87
Lester D. Phelps, Auditor,	95	02
Wm. P. Bailey, Auditor,	32	25
		\$6,871 52
		\$12,834 02

No. 38.**COUNTY HEALTH OFFICERS.****HARTFORD COUNTY.**

Daniel A. Markham, services,	\$1,829	84
Daniel A. Markham, expenses,	281	07
		\$2,110 91

NEW HAVEN COUNTY.

Carleton E. Hoadley, services,	\$1,422	00
Carleton E. Hoadley, expenses,	510	30
		\$1,932 30

NEW LONDON COUNTY.

Edward W. Higgins, services,	\$70	00
Edward W. Higgins, expenses,	16	50
		\$86 50

No. 38. — Co. Health Officers. — Concluded. No. 39. — State Reform'y.

FAIRFIELD COUNTY.

George E. Hill, services,	.	.	\$640 00	
George E. Hill, expenses,	.	.	140 73	
				\$780 73

WINDHAM COUNTY.

George E. Hinman, services,	.	.	\$311 00	
George E. Hinman, expenses,	.	.	46 92	
				\$357 92

LITCHFIELD COUNTY.

Frank W. Etheridge, services,	.	.	\$755 00	
Frank W. Etheridge, expenses,	.	.	89 79	
				\$844 79

TOLLAND COUNTY.

Edward M. Yeomans, services,	.	.	\$580 00	
Edward M. Yeomans, expenses,	.	.	84 73	
				\$664 73
				<u>\$6,777 88</u>

No. 39.

STATE REFORMATORY.

Cornelius Tracy, expenses of mem- bers,	.	.	.	\$155 34	
W. J. Ford, expense as member,	.	.	.	78 95	
T. D. Wells, expense as member,	.	.	.	12 27	
C. C. Cook, plans, etc.,	.	.	.	9,540 00	
E. A. Kenyon, for land,	.	.	.	1,000 00	
					\$10,786 56

No. 40. — Highway Commission.

No. 40.

HIGHWAY COMMISSION.

James H. Macdonald, Commissioner,	
salary,	\$3,000 00
James H. Macdonald, Commissioner,	
office expenses,	508 66
James H. Macdonald, Commissioner,	
traveling expenses,	620 16
James H. Macdonald, Commissioner,	
expenses at Albany convention,	16 00
James H. Macdonald, Commissioner,	
expenses at Port Huron convention,	47 43
James H. Macdonald, Commissioner,	
clerical services,	11 50
Eugene H. Kelsey, Clerk, salary,	1,800 00
Frank N. Hoyt, Engineer, salary,	1,400 00
George W. Brackett, Clerk,	793 39
J. Aiken, Clerk,	227 00
The Case, Lockwood & Brainard Co.,	
printing, etc.,	6 50

\$8,430 64

IMPROVEMENT OF HIGHWAYS.

HARTFORD COUNTY.

Hartford,	\$332 67
Bloomfield,	4,252 50
Bristol,	2,818 18
East Granby,	2,311 88
East Hartford,	3,000 00
East Windsor,	2,017 46
Enfield,	3,446 67
Farmington,	3,580 00
Granby,	2,686 25
Hartland,	214 25
Marlborough,	150 00
New Britain,	655 12
Newington,	3,614 63
Plainville,	3,646 67

No. 40. — Highway Commission. — Continued.

Simsbury,	2,926	55
Southington,	1,854	21
South Windsor,	3,913	34
West Hartford,	3,553	00
Wethersfield,	1,842	96
Windsor Locks,	666	67
	\$47,483	01

NEW HAVEN COUNTY.

New Haven,	\$4,920	53
Beacon Falls,	2,643	75
Cheshire,	3,466	67
Derby,	200	00
East Haven,	2,000	00
Guilford,	666	66
Madison,	2,534	00
Meriden,	1,742	29
Middlebury,	3,321	75
Milford,	2,782	81
North Branford,	2,388	50
North Haven,	3,951	77
Orange,	3,893	48
Oxford,	375	00
Seymour,	1,343	31
Wallingford,	3,653	00
Waterbury,	3,570	00
Woodbridge,	2,010	62
	\$45,464	14

NEW LONDON COUNTY.

Norwich,	\$3,173	39
Bozrah,	1,660	32
Colchester,	375	00
East Lyme,	4,458	75
Franklin,	573	75
Griswold,	1,556	66
Groton,	666	67
Lebanon,	213	75

No. 40. — Highway Commission. — Continued.

Ledyard,	278 70
Lisbon,	2,625 00
Montville,	3,132 57
North Stonington,	2,000 51
Old Lyme,	150 00
Salem,	528 99
Sprague,	500 00
Voluntown,	1,500 00
Waterford,	3,446 40
	\$26,840 46

FAIRFIELD COUNTY.

Bridgeport,	\$2,339 20
Danbury,	3,212 66
Easton,	2,273 33
Fairfield,	476 67
Greenwich,	705 23
Huntington,	2,200 00
Monroe,	337 50
New Canaan,	3,212 77
New Fairfield,	300 00
Redding,	1,000 00
Ridgefield,	2,943 83
Stratford,	3,779 87
Trumbull,	3,784 61
Westport,	3,543 25
Wilton,	2,836 50
	\$32,945 42

WINDHAM COUNTY.

Brooklyn,	\$911 67
Ashford,	638 25
Chaplin,	50 00
Plainfield,	3,200 00
Putnam,	700 00
Sterling,	250 00
Thompson,	3,463 00
Windham,	1,890 00
	\$11,102 92

No. 40. — Highway Commission. — Continued.

LITCHFIELD COUNTY.

Barkhamsted,	.	.	.	\$1,649	10
Bethlehem,	.	.	.	750	00
Colebrook,	.	.	.	3,187	50
Cornwall,	.	.	.	120	00
Goshen,	.	.	.	511	87
Harwinton,	.	.	.	738	75
Kent,	.	.	.	825	00
New Hartford,	.	.	.	1,266	67
New Milford,	.	.	.	168	33
North Canaan,	.	.	.	3,378	45
Plymouth,	.	.	.	895	91
Salisbury,	.	.	.	1,946	67
Torrington,	.	.	.	5,073	34
Washington,	.	.	.	530	00
Watertown,	.	.	.	1,913	34
Winchester,	.	.	.	300	00
Woodbury,	.	.	.	2,781	00
				\$26,035	93

MIDDLESEX COUNTY.

Middletown,	.	.	.	\$2,378	29
Haddam,	.	.	.	3,876	31
Chatham,	.	.	.	3,995	35
Chester,	.	.	.	1,977	80
Cromwell,	.	.	.	1,462	50
Durham,	.	.	.	3,828	76
East Haddam,	.	.	.	776	67
Essex,	.	.	.	2,486	67
Killingworth,	.	.	.	75	00
Middlefield,	.	.	.	2,126	25
Old Saybrook,	.	.	.	2,121	83
Saybrook,	.	.	.	1,732	34
Westbrook,	.	.	.	3,946	32
				\$30,784	09

TOLLAND COUNTY.

Tolland,	.	.	.	\$3,645	00
Bolton,	.	.	.	250	00

No. 40. — Highway Commission. — Continued.

Coventry,	1,125 00
Hebron,	677 25
Somers,	2,882 53
Vernon,	3,780 00
	\$12,359 78
	\$233,015 75

FOR INSPECTION OF HIGHWAYS.

Robert G. Pike,	\$540 25
O. W. Bowen,	1,125 49
George W. Lovejoy,	147 00
J. N. Smith,	195 00
R. L. Parker,	72 00
E. T. Stanley,	93 00
J. E. Eagan,	461 20
D. N. Patten,	174 00
Horace G. Lewis,	108 00
C. P. Fish,	39 00
H. J. Stanclift,	32 70
W. W. Gates,	175 50
C. B. Davis,	10 20
Oscar A. Leonard,	58 50
R. M. Goodale,	171 00
W. V. Barber,	76 50
J. D. Dayton,	9 00
M. E. Cook,	76 80
J. G. Bromley,	216 60
F. L. Griswold,	93 00
C. S. Curtis,	200 50
A. M. Lewis,	105 00
H. G. Hills,	272 00
J. G. Shelton,	168 00
E. G. Morehouse,	81 00
I. L. Bronson,	207 00
C. H. Welles,	25 50
L. W. Fowler,	183 00
R. H. Morgan,	156 00
H. M. Talcott,	165 00
B. P. Leonard,	132 00

No. 40.—Highw'y Com.—Concl'd. No. 41.—Mediation and Arbitra.

W. P. Hopwood,	181 50
Oscar Tourtellotte,	191 87
Dan D. Horne,	99 00
C. G. Bill,	144 75
B. C. Newton,	151 50
C. D. Bent,	143 25
J. B. Bliven,	136 50
J. B. Halsey,	84 00
H. S. Powers,	15 00
E. A. Hoyt,	60 00
A. L. Burdick,	119 70
Herbert L. Page,	18 00
W. Chatfield,	30 00
W. H. Walklee,	5 00
Robert B. Gorton,	337 50
J. H. Finn,	64 50
H. E. Hinman,	5 10
P. J. Prior,	60 00
E. L. Ford,	69 60
A. L. Davis,	62 50
M. C. Cowles,	62 34
C. C. Tryon,	240 00
G. B. French,	86 27
Niai Barnes,	150 00
J. N. Van Deusen,	127 50
Frank Roberts,	75 00
W. V. Parker,	162 00
L. N. Smith,	76 50
Elmer Jackson,	42 00
Walter A. Main,	187 50
J. B. Haley,	199 50

\$8,957 62

\$250,404 01

No. 41.

STATE BOARD OF MEDIATION AND ARBITRATION.

Josiah M. Hubbard, member, services, \$170 00

No. 42.—Bldg. & Loan Com'r. No. 43.—Tax Com'r. No. 44.—Fire M.

Josiah M. Hubbard, member, ex-	
penses,	45 63
John H. White, member, services, .	40 00
John H. White, member, expenses, .	15 35
Hiram H. Fox, member, services, .	110 00
Hiram H. Fox, member, expenses, .	14 80
	\$395 78

No. 42.

BUILDING AND LOAN COMMISSIONER.

Morris C. Webster, Commissioner,	
salary,	\$2,500 00
Morris C. Webster, Commissioner,	
expenses,	500 00
Morris C. Webster, Commissioner,	
legal expenses,	157 40
	\$3,157 40

No. 43.

TAX COMMISSIONER.

Andrew F. Gates, Commissioner,	
salary,	\$2,500 00
Andrew F. Gates, Commissioner,	
office expenses,	177 13
Andrew F. Gates, Commissioner,	
clerical assistance,	864 66
Andrew F. Gates, Commissioner,	
personal and traveling expenses, .	4 50
	\$3,546 29

No. 44.

FIRE MARSHAL.

John A. Rusling, Marshal, salary, .	\$2,083 30
John A. Rusling, Marshal, office ex-	
penses,	112 07

No. 44. — Fire Marshal. — *Concluded.***No. 45. — State Police Dep.**

John A. Rusling, Marshal, personal and traveling expenses,	440 22
John A. Rusling, Marshal, clerical assistance,	609 15
John A. Rusling, Marshal, cases in Court,	4 80
William E. Seeley, Jr., Deputy, salary,	1,250 00
Marigold & Foster Printing Co., printing, etc.,	50 00

\$4,549 54

No. 45.**STATE POLICE DEPARTMENT.**

Thomas F. Egan, Superintendent, salary,	\$3,000 00
Thomas F. Egan, Superintendent, office expenses,	275 21
Thomas F. Egan, Superintendent, personal and traveling expenses,	313 99
Thomas F. Egan, Superintendent, premium on bond,	35 00
Thomas F. Egan, Superintendent, emergency fund,	200 00
Arthur L. Story, Assistant Superintendent, salary,	2,000 00
Arthur L. Story, Assistant Superintendent, traveling expenses,	84 74
Clara G. Ware, Clerk, salary,	873 76
Henry F. English, Commissioner, expenses,	4 50
James Huntington, Commissioner, expenses,	20 62
John H. Perry, Commissioner, expenses,	9 55
Frank T. Brown, Commissioner, expenses,	19 02

No. 45. — State Police Department. — *Concluded.*

Marcus H. Holcomb, Commissioner,		
expenses,	23	20
		\$6,859 59

SERVICES AND EXPENSES OF STATE POLICEMEN.

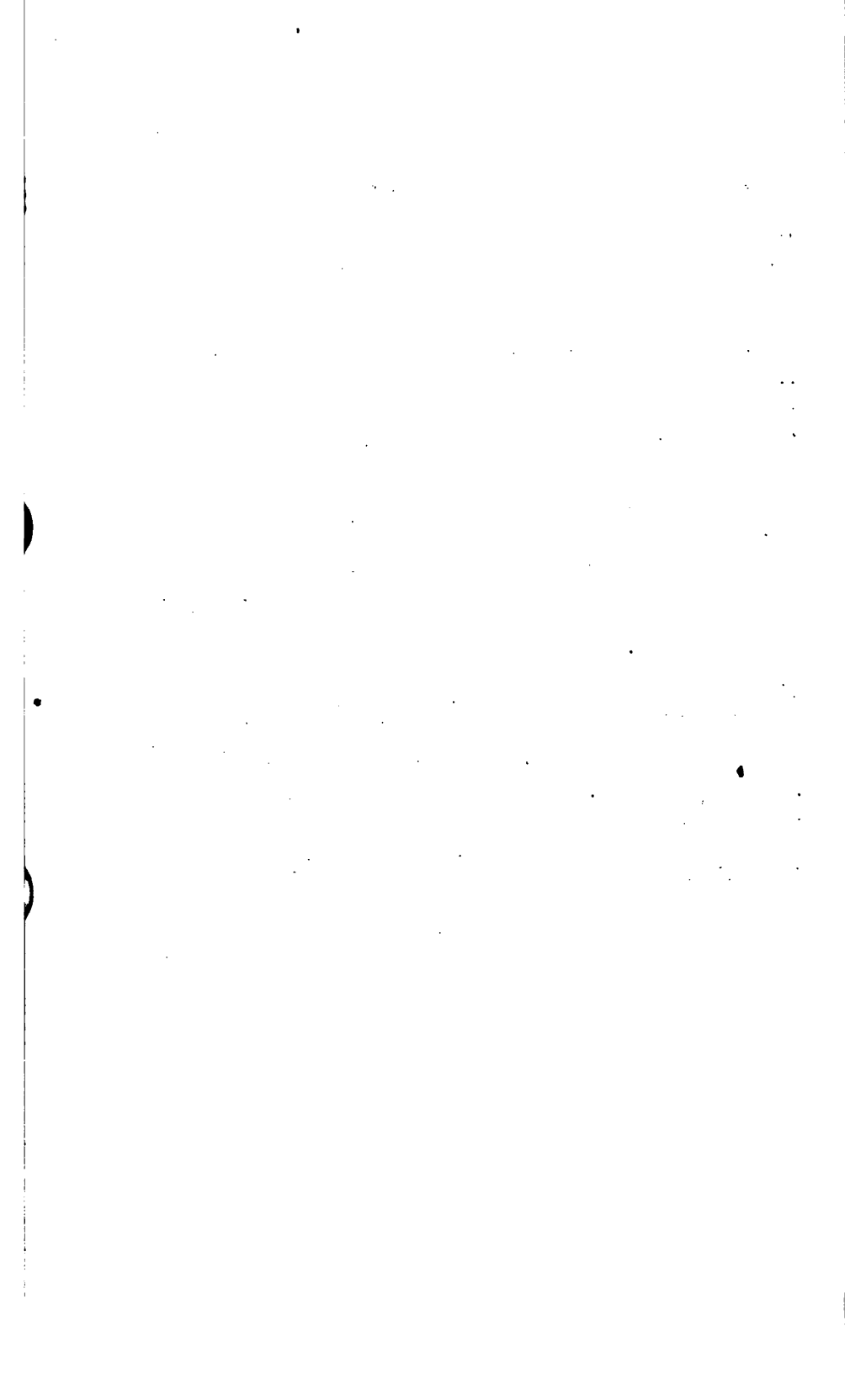
M. S. Loucks, salary, . . .	\$1,210	00
M. S. Loucks, expenses, . . .	1,568	79
M. L. Joyce, salary, . . .	1,095	00
M. L. Joyce, expenses, . . .	644	65
C. E. Hazlehurst, salary, . . .	683	33
C. E. Hazlehurst, expenses, . . .	484	54
J. A. Flynn, salary, . . .	1,095	00
J. A. Flynn, expenses, . . .	413	57
		\$7,194 88

SERVICES OF CONSTABLES AND OTHER OFFICERS.

Thomas F. Egan, Superintendent,		
for payments to officers, . . .	\$6,911	03
		\$6,911 03

PREMIUMS ON BONDS OF STATE POLICEMEN.

M. S. Loucks,	\$3	50
M. L. Joyce,	3	50
C. E. Hazlehurst,	3	50
J. A. Flynn,	3	50
		\$14 00
		\$20,979 50



GENERAL ACCOUNT
OF ALL
Receipts and Expenditures

FOR THE

Fiscal Year Ended September 30, 1905.

Receipts.*General Account of Receipts.*

*Payments into the Treasury from the 1st day of October, 1904,
to the 30th day of September, 1905.*

By balance to credit of Civil List		
Funds, October 1, 1904, . . .		\$737,515 51
Interest on School Fund, transferred, \$109,579 27		
Avails of courts (clerks' fees), . . . 30,562 01		
Charter fees, 48,814 00		
Commissioners of Pharmacy, . . . 246 00		
Commissioners of Shell-fisheries, . . . 9,349 45		
Comptroller (Statutes sold), . . . 404 00		
Corporation capital fees, 24,169 00		
Express companies, tax on, 13,121 47		
Fees from Executive Secretary, . . . 417 25		
Fees from Secretary of State, . . . 14,908 23		
Inheritance tax, 284,117 07		
Insurance Commissioner, receipts of, 130,318 04		
Interest account, 36,071 08		
Investments, tax on, 139,375 35		
Itinerant venders' license fees, . . . 400 00		
Military commutation tax, 152,537 80		
Miscellaneous receipts, 15,523 40		
Mutual fire insurance companies, tax on, 4,944 65		
Mutual life insurance companies, tax on, 330,357 16		
National aid to State Home, D. V. S., 44,715 00		
Nonresident stock tax, 140,035 51		
Railroads, steam, tax on, 1,204,936 48		
Railroads, street, tax on, 237,908 23		
Rolling stock companies, tax on, . . . 107 74		
Salaries and expenses of Bank Commissioners, 6,712 92		
Salary and expenses of the Building and Loan Commissioner, 1,105 83		
Salary of Inspector of Gas and Gas Meters, 1 00		
Salaries and expenses of the Railroad Commissioners, 12,608 22		

Expenditures.*General Account of Expenditures.*

Payments from the Treasury from 1st day of October, 1904, to the 30th day of September, 1905, for the current expenses of the Government, as per preceding accounts, under the following heads, viz.:

No.	
1	Sessions of the General Assembly, . . . \$191,277 46
2	Salaries and expenses in Executive Offices, . . . 48,601 48
3	Judicial expenses, . . . 443,753 98
4	Board of prisoners in county jails, . . . 110,992 37
5	State Capitol and grounds, . . . 60,645 22
6	Contingent expenses, . . . 60,814 08
7	State Board of Education, . . . 38,006 15
8	State normal schools, . . . 143,501 30
9	Common schools, . . . 542,122 27
10	State Library, . . . 10,155 11
11	State Prison, . . . 31,245 26
12	Connecticut School for Boys, . . . 69,252 94
13	Connecticut School for Girls, . . . 51,823 45
14	State paupers, . . . 4,854 87
15	Humane institutions, . . . 559,759 10
16	Sick and wounded soldiers, . . . 131,916 00
17	Deceased soldiers, . . . 12,500 50
18	Agricultural affairs, . . . 67,684 24
19	National Guard, . . . 175,885 14
20	Governor's Guard, . . . 11,988 38
21	Printing and circulating public documents, . . . 70,837 45
22	Soldiers' children, . . . 1,056 50
23	Fish and Game Commission, . . . 7,692 15
24	Shell-fish Commission, . . . 10,750 50
25	State Board of Health, . . . 9,010 50
26	Railroad Commissioners, . . . 12,864 44
27	Bank Commissioners, . . . 6,588 67
28	Insurance Commissioner, . . . 27,933 33

Receipts.—Continued.

Savings banks, tax on, . . .	469,611 55
State Librarian (Atlases sold), . . .	65 78
Telegraph and telephone companies, tax on, . . .	30,464 49
State Police Department, . . .	5,404 29
	<u>\$3,498,892 27</u>

Fines, Forfeitures, etc.

By cash of Arthur F. Eggleston, State's Attorney, Hartford County, . . .	\$2,462 74
William H. Williams, State's At- torney, New Haven County, . . .	3,539 96
John P. Kellogg, Assistant State's Attorney, New Haven County, . . .	1,779 40
Solomon Lucas, State's Attorney, New London County, . . .	1,237 19
Samuel Fessenden, State's Attor- ney, Fairfield County, . . .	9,118 54
Charles E. Searls, State's Attorney, Windham County, . . .	2,056 80
Donald T. Warner, State's Attor- ney, Litchfield County, . . .	770 40
Frank D. Haines, State's Attorney, Middlesex County, . . .	128 42
Charles Phelps, State's Attorney, Tolland County, . . .	134 37
Robert J. Woodruff, Prosecuting Attorney, New Haven County, . . .	2,775 98
A. P. Bradstreet, Prosecuting At- torney, New Haven County, . . .	1,841 20
H. A. Hull, Prosecuting Attorney, New London County, . . .	1,990 27
Michael Kenealy, Prosecuting At- torney, Fairfield County, . . .	3,714 44
George A. Conant, Clerk, Hartford Superior, . . .	38 70
Edward A. Anketell, Clerk, New Haven Superior, . . .	385 37

Expenditures. — Continued.

29	State Board of Charities, . . .	4,562	96
30	Taxes refunded, . . .	1,614	34
31	Pharmacy Commission, . . .	647	60
32	Special commissions, . . .	340,524	55
33	Bureau of Labor Statistics, . . .	16,547	27
34	Factory Inspector, . . .	10,280	07
35	Separating grade crossings, . . .		
36	Connecticut River Bridge and Highway District Commission, . . .	29,669	48
37	School Fund Commissioner, . . .	12,834	02
38	County Health Officers, . . .	6,777	88
39	State Reformatory, . . .	10,786	56
40	Highway Commissioner, . . .	250,404	01
41	State Board of Mediation and Arbitration, . . .	395	78
42	Building and Loan Commis- sioner, . . .	3,157	40
43	Tax Commissioner, . . .	3,546	29
44	Fire Marshal, . . .	4,549	54
45	State Police Department, . . .	20,979	50
			\$3,630,790 09
	Interest on coupon bonds, . . .	\$1,320	00
	Interest on registered bonds, . . .	27,356	67
	State bonds purchased, . . .	10,000	00
	Interest on principal of School Fund in Treasury, . . .	1,147	36
	Interest on interest of School Fund in Treasury, . . .	1,594	28
	Interest on principal of Agricultural College Fund, . . .	124	42
			\$41,542 73

<u>Recolpts. — Concluded.</u>	
Samuel J. Marsh, Clerk, New Haven Superior,	155 04
John C. Averill, Clerk, New London Superior,	563 07
Edgar M. Warner, Clerk, Windham Superior,	15 55
Dwight C. Kilbourn, Clerk, Litchfield Superior,	28 51
Charles G. R. Vinal, Clerk, Middlesex Superior,	62 50
Mahlon H. Moyer, Clerk, Hartford Common Pleas,	284 00
Frederick L. Averill, Clerk, New Haven Common Pleas,	1,879 17
Linford F. Root, Clerk, Waterbury District Court,	221 00
John C. Averill, Clerk, New London Common Pleas,	287 16
William T. Haviland, Clerk, Fairfield Common Pleas,	450 26
Wheaton F. Dowd, Clerk, Litchfield Common Pleas,	61 00
H. A. Ross, Clerk, Hartford City Court,	25 00
E. L. Isbell, Clerk, New Haven City Court,	75 00
	\$36,081 04
	\$3,534,973 31
	\$4,272,488 82
Balance in Treasury October 1, 1905,	\$599,027 11

Expenditures. — Concluded.

	\$3,672,332 82
Add Civil List Orders outstanding October 1,	
1904,	3,120 24
	<u>\$3,675,453 06</u>
Deduct Civil List Orders outstanding October 1,	
1905,	1,991 35
Total expenditures,	<u>3,673,461 71</u>
Balance in Treasury October 1, 1905,	<u>599,027 11</u>

\$4,272,488 82

Abstract of Expenditures.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR TEN YEARS, ENDED SEPTEMBER 30, 1905.

	1 General Assembly.	2 Executive Offices.	3 Judicial Expenses.	4 Board of Prisoners in County Jails.	5 State Capitol and Grounds.	6 Contingent Expenses.	7 State Board of Education.
1896	\$ 845 93	\$34,436 04	\$366,765 65	\$119,073 87	\$38,226 48	\$21,247 09	\$31,315 58
1897	143,876 51	34,311 97	369,115 19	123,077 88	39,056 16	16,164 83	28,067 15
1898	444 10	27,849 59	373,322 42	114,505 76	39,802 17	16,482 32	25,192 75
1899	148,355 08	38,417 23	339,444 55	112,682 62	45,294 16	17,399 32	28,865 88
1900	282 75	34,731 50	364,555 92	98,230 77	61,686 43	30,120 77	29,451 46
1901	167,664 48	37,318 22	350,808 21	102,509 55	59,519 51	36,602 88	32,372 68
1902	25,362 81	39,314 14	401,324 99	100,977 43	64,407 99	24,665 63	31,863 11
1903	122,715 55	44,075 47	398,114 93	100,360 14	77,310 59	43,012 96	33,322 30
1904	658 00	45,110 22	460,316 63	102,908 90	65,848 59	39,916 99	37,339 71
1905	191,277 46	48,601 48	443,753 98	110,992 37	60,645 22	60,814 08	38,006 15
	8 State Normal Schools.	9 Common Schools.	10 State Library.	11 State Prison.	12 Connecti- cut School for Boys.	13 Connecti- cut Indus- trial School.	14 State Paupers.
1896	\$ 93,181 40	\$270,564 07	\$3,481 72	\$63,782 50	\$70,461 95	\$40,784 82	\$4,371 38
1897	84,091 43	414,401 59	2,743 01	81,959 17	76,353 69	42,301 05	4,998 37
1898	66,115 64	425,561 84	2,867 08	64,637 16	72,713 81	42,004 81	5,586 28
1899	66,747 97	440,415 93	3,569 67	64,917 30	68,195 10	43,240 82	4,361 26
1900	53,482 92	454,652 97	4,499 64	84,134 20	70,677 78	44,644 59	5,270 75
1901	66,610 54	468,851 60	4,737 45	120,631 41	69,985 98	47,623 32	4,837 81
1902	57,864 78	483,623 53	8,207 96	55,876 50	61,123 27	44,676 67	8,388 67
1903	94,452 40	497,301 28	10,032 87	41,271 93	65,774 16	44,605 10	7,826 95
1904	121,529 21	554,795 84	13,389 15	27,793 37	73,868 43	44,274 38	4,777 34
1905	143,501 30	542,122 27	10,155 11	31,245 26	69,522 04	51,823 45	4,854 87
	15 Humane Institu- tions.	16 Sick and Wounded Soldiers.	17 Deceased Soldiers.	18 Agricul- tural Affairs.	19 National Guard.	20 Governor's Guard.	21 Printing Public Docu- ments.
1896	\$267,574 50	\$74,700 00	\$12,466 36	\$101,651 97	\$138,895 15	\$14,370 81	\$57,222 98
1897	304,121 02	70,000 00	10,617 50	80,500 38	159,444 92	9,017 88	54,232 69
1898	266,386 22	80,000 00	10,052 50	46,984 03	207,806 13	5,604 43	44,621 77
1899	314,943 58	75,246 00	10,556 50	48,767 14	215,330 22	7,683 93	43,973 92
1900	365,684 01	96,500 00	11,544 15	48,881 92	157,363 80	8,382 66	52,497 32
1901	364,368 63	91,500 00	11,102 85	53,778 21	152,025 82	9,188 81	52,996 39
1902	469,490 47	94,600 00	12,371 21	58,582 61	148,584 24	9,273 91	72,164 90
1903	397,434 53	107,200 00	13,527 80	59,482 77	189,331 14	6,253 59	74,611 58
1904	569,701 76	133,663 50	11,122 90	67,871 04	151,341 78	10,614 58	76,748 23
1905	559,750 10	131,916 00	12,500 50	67,684 24	175,885 14	11,988 38	70,837 45
	22 Soldiers' Children.	23 Fish and Game Com- mission.	24 Shell-Fish Commis- sion.	25 State Board of Health.	26 Railroad Commis- sioners.	27 Bank Commis- sioners.	28 Insurance Commis- sioner.
1896	\$4,417 31	\$7,421 22	\$8,320 86	\$7,400 00	\$11,644 50	\$6,150 00	\$33,799 92
1897	3,574 40	8,197 77	10,522 04	7,450 00	12,151 14	6,650 00	35,822 88
1898	3,215 72	7,749 30	9,068 01	7,800 00	12,127 58	6,441 75	36,626 20
1899	2,734 36	5,452 20	10,777 01	7,307 50	11,606 80	6,041 53	32,459 31
1900	2,647 75	10,399 97	8,650 31	7,800 00	11,851 03	5,407 98	27,417 08
1901	2,176 00	9,000 97	9,170 37	7,844 15	11,979 24	6,707 10	28,773 94
1902	1,687 00	6,199 88	9,074 35	7,993 83	12,718 65	6,607 79	28,923 54
1903	1,398 25	5,022 73	9,195 79	7,760 50	12,922 44	6,422 91	26,412 12
1904	1,266 75	9,599 79	8,603 51	9,459 41	12,857 26	6,440 16	31,061 82
1905	1,056 50	7,692 15	10,750 50	9,010 50	12,864 44	6,588 67	21,933 33

* Including \$24,262.82 expenses of the Constitutional Convention of 1902.

† Including \$52,005.85 expenses of the Constitutional Convention of 1902.

Abstract of Expenditures. — Concluded.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR TEN YEARS, ENDED SEPTEMBER 30, 1905. — CONCLUDED.

	29 State Board of Charities.	30 Taxes Refunded.	31 Pharmacy Commis- sion.	32 Special Commis- siona.	33 Bureau of Labor Statistics.	34 Inspector of Factories.
1896	\$3,834 49	\$428 30	\$1,330 45	\$173,147 67	\$7,916 29	\$4,887 82
1897	3,451 53	2,376 01	1,183 38	16,059 94	8,693 46	4,961 52
1898	4,423 79	526 70	1,404 05	5,766 83	7,239 49	4,663 71
1899	4,199 94	2,449 98	1,291 37	8,454 20	7,213 41	4,338 02
1900	3,275 50	72 13	1,377 98	11,438 33	7,172 22	5,185 93
1901	4,355 52	2,421 72	1,399 90	44,247 94	9,299 70	5,219 97
1902	4,028 34	414 81	642 29	11,033 83	18,420 03	5,756 90
1903	4,182 39	20,229 18	1,077 65	60,975 72	17,723 13	6,208 01
1904	3,979 39	560 22	2,687 41	64,616 38	16,497 94	9,941 88
1905	4,562 96	1,614 34	647 60	340,324 55	16,547 27	10,280 07

	35 Separating Grade Crossings.	36 Hartford Bridge Com- mission.	37 School Fund Commis- sioner.	38 County Health Off- cers.	39 State Re- formatory.	40 State High- way Com- missioner.
1896		\$40,867 20	\$29,583 84	\$8,756 50	\$19,164 43	\$43,545 68
1897		15,000 00	12,686 55	8,102 05	17,783 30	122,348 61
1898		14,402 17	12,558 35	8,767 79	1,099 84	78,721 93
1899	\$20,736 82	16,179 61	13,139 85	6,519 80	.....	117,973 56
1900	122 53	17,536 62	18,123 80	7,123 85	.....	99,163 15
1901		4,215 02	8,565 62	6,929 83	.....	183,924 12
1902		21,409 74	8,744 27	9,256 14	.....	129,428 81
1903		25,249 42	8,140 56	7,668 60	.....	202,809 46
1904		27,508 85	8,825 65	9,137 12	1,020 11	181,589 09
1905		29,669 48	12,834 02	6,777 88	10,786 56	250,404 01

	41 State Board of Mediation and Arbit- ration.	42 Building and Loan Commis- sioner.	43 Tax Commis- sioner.	44 Fire Marshal.	45 State Police Department.	Total, not including State Bonds and Interest on same.
1896	\$59 14	.....	.....	.....	.....	\$2,238,055 77
1897	13 90	.....	.....	.....	.....	2,445,716 87
1898	.....	\$3,313 69	.....	.....	.....	2,160,577 81
1899	.....	2,873 94	.....	.....	.....	2,422,136 94
1900	34 29	3,401 65	.....	.....	.....	2,325,485 39
1901	106 30	2,841 81	\$500 00	\$869 09	.....	2,660,890 04
1902	149 18	2,940 36	4,328 35	5,617 68	.....	2,568,207 59
1903	302 78	3,973 84	4,132 91	5,635 81	\$799 64	2,974,570 92
1904	223 80	2,999 99	4,306 24	5,438 11	16,481 73	3,048,735 87
1905	395 78	3,157 40	3,546 29	4,549 54	20,979 50	3,630,790 09

Auditor's Certificate.

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE,

November 23, 1905.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Comptroller for the fiscal year ended September 30, 1905. We find vouchers for every order drawn, and have compared said vouchers with the accounts, and find them correct. The books of the Comptroller show the amount of cash in the Treasury to the credit of the Civil List Funds at the close of the year ended September 30, 1905, to be five hundred ninety-nine thousand twenty-seven and eleven one-hundredths dollars (\$599,027.11).

JAMES P. BREE,

WILLIAM P. BAILEY,

Auditors of Public Accounts.

FOR	1902	1903	1904	1905
Military \$2.40	\$155,278.10	\$151,266.00	\$151,229.00	\$152,537.80
Mutual \$0.50	12,069.01	13,341.65	4,515.33	4,944.65
Mutual \$9.37	310,402.98	320,198.77	309,167.24	330,357.16
Railroad \$8.34	984,918.37	1,032,173.36	1,083,648.59	1,204,936.48
Railroad \$9.58	238,922.50	252,139.52	250,379.14	237,908.23
Nonroad \$3.75	141,131.35	118,138.22	140,125.88	140,035.51
Savings \$2.25	445,721.77	430,810.46	448,383.07	469,611.55
Miscellaneous \$8.42	49,338.37	466,905.60	50,229.26	15,523.40
Interest \$1.52	110,524.21	106,838.22	109,252.86	109,579.27
Availabilities \$5.20	52,115.10	52,475.73	56,956.37	66,643.05
National \$4.81	51,960.38	44,339.62	43,762.50	44,715.00
Express \$8.94	11,446.98	12,513.44	12,857.20	13,121.47
Telegraph \$5.02	19,606.45	21,973.65	25,817.14	30,464.49
Insurance \$4.19	108,666.16	118,095.56	122,925.15	130,318.04
Sundry \$3.97	68,021.96	105,437.01	72,120.89	124,713.71
Inheritance \$0.48	335,734.96	249,729.54	265,780.92	284,117.07
Investment \$0.02	147,641.88	141,742.36	142,005.33	139,375.35
Interest \$7.58	31,611.70	32,921.98	29,733.32	36,071.08
TOTAL \$6.34	\$3,275,112.23	\$3,671,040.69	\$3,318,889.19	\$3,534,973.31
TOTAL \$9.81	\$3,113,687.57	\$3,614,364.15	\$3,209,748.12	\$3,673,461.71
Funds \$6.76	\$1,091,402.10	\$448,725.56	\$214,584.49	\$343,072.89

aid for State Bonds redeemed and canceled.



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State of Connecticut
PUBLIC DOCUMENT NO. 2.

REPORT

OF THE

Commissioner of the School Fund

TO

HIS EXCELLENCY THE GOVERNOR,

For the Fiscal Year Ending September 30, 1905.

Printed by order of the Legislature.

HARTFORD:
Press of THE SMITH-LINSLEY Co., 336 Asylum Street.
1906.

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.

REPORT

OF THE

Commissioner of the School Fund.

To His Excellency the Governor:

I submit herewith An Abstract of the Schedule of the Securities constituting the Principal of the School Fund, September 30, 1905; also, Statements of the Receipts and Disbursements of the Principal and of the Revenue of the Fund, from October 1, 1904 to September 30, 1905.

The amount of the Revenue transferred to the Civil list fund of the State, to be distributed for School purposes was \$109,579.27. This amount constituted the earnings of the Fund for the School year ending March 1, 1905, and shows a gross income of about 5.41 per cent. on the Principal of the Fund or about 5.09 per cent. *net*, after deducting the expenses of management.

The amount of unpaid interest for six months or more at the close of the fiscal year was \$5,090.79, of which \$4,672.41 was due from borrowers in Connecticut and \$418.38 from Ohio debtors.

Appended hereto, is a table showing Investments in Bank Stocks, also a Statement of the cost of management of the Fund for the fiscal year; a table giving the estimated amount of the Principal of the Fund since 1820, and a statement of the amount of dividends paid each year since the establishment of the Fund.

An abstract of the Schedule of the Securities of the Agricultural College Fund in the custody of the Commissioner is hereto attached.

Respectfully submitted,

CARNOT O. SPENCER,
Commissioner.

HARTFORD, CONN., December 30, 1905.

1905.

No. 1.

AN ABSTRACT
OF THE
SCHEDULE OF THE SECURITIES
CONSTITUTING THE
Principal of the Connecticut School Fund,
SEPTEMBER 30, 1905.

BONDS, NOTES AND MORTGAGES.

In Connecticut,	.	.	.	.	.	\$1,000,067.47
In Ohio,	.	.	.	.	.	677,772.00
In Indiana,	.	.	.	.	.	13,600.00
In Massachusetts,	.	.	.	.	.	157.00
						\$1,691,596.47

REAL ESTATE.

By foreclosure and deeds, cost,	.	.	.	.	.	\$178,255.46
---------------------------------	---	---	---	---	---	--------------

BANK STOCK.

In nine Banks,	.	.	.	.	.	115,212.61
----------------	---	---	---	---	---	------------

CASH.

In Treasury,	.	.	.	.	.	37,437.69
--------------	---	---	---	---	---	-----------

\$2,022,502.23

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of the Securities comprising the principal of the School Fund of said State as prepared and presented to us by Carnot O. Spencer, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner, on the 30th day of September, A.D., 1905, and find the same to be correct and amounting to the sum of two million and twenty-two thousand, five hundred and two dollars and twenty-three cents (\$2,022,502.23).

JAMES P. BREE,
WILLIAM P. BAILEY,
Auditors of Public Accounts.

HARTFORD, CONN., Nov. 9, 1905.

No. 2.

STATEMENT OF THE RECEIPTS AND DISBURSEMENTS OF THE PRINCIPAL
OF THE SCHOOL FUND, FROM OCTOBER 1, 1904, TO
SEPTEMBER 30, 1905, INCLUSIVE.

RECEIPTS.

Cash remaining in Treasury September 30, 1904,	\$25,357.44
Cash received from sundry persons in payment of Bonds, Notes, and from sales of Real Estate,	258,385.25
	\$283,742.69

DISBURSEMENTS.

Commissioner's orders to sundry persons for Loans,	\$246,305.00
Cash remaining in the Treasury, Sept. 30, 1905,	37,437.69
	\$283,742.69

No. 3.

**STATEMENT OF THE RECEIPTS AND DISBURSEMENTS OF THE REVENUE
OF THE SCHOOL FUND, FROM OCTOBER 1, 1904, TO
SEPTEMBER 30, 1905, INCLUSIVE.**

RECEIPTS.

Cash remaining in Treasury September 30, 1904,	\$72,282.23
Cash received from interest on Bonds and Notes, dividends on Stocks and Rents,	107,846.20
Cash received from interest on Revenue remain- ing in the Treasury,	1,594.28
Cash received from interest on Principal remain- ing in the Treasury,	1,147.36
	\$182,870.07

DISBURSEMENTS.

Amount transferred to the Civil List , March 1, 1905,	\$109,579.27
Cash remaining in the Treasury, Sept. 30, 1905 ,.	73,290.80
	\$182,870.07

No. 4.

SHOWING THE NUMBER OF SHARES OF STOCK HELD IN EACH BANK,
COST OF SAME, MARKET VALUE, AND THE AMOUNT OF DIVIDENDS
RECEIVED FOR THE YEAR ENDING SEPTEMBER 30, 1905.

NAME OF BANK.	No. of Shares.	Cost to the School Fund.	Market Value.	Dividends.
Connecticut National,...	64	\$6,400.00	\$10,048.00	\$512.00
City, Hartford,.....	100	10,000.00	8,800.00	380.00
Danbury National.....	57	5,700.00	5,985.00	285.00
Fairfield County Nat'l,..	72	7,200.00	7,200.00	396.00
Hartford National.....	500	50,000.00	66,500.00	3,500.00
Middlesex County Nat'l,	50	5,000.00	4,400.00	137.30
Middletown National...	134	10,050.00	13,802.00	804.00
National, New Haven,..	100	10,000.00	19,900.00	965.00
Waterbury National,....	200	10,862.61	16,000.00	824.35
	1,277	\$115,212.61	\$152,635.00	\$7,803.65

No. 5.

STATEMENT OF THE COST OF MANAGEMENT OF THE SCHOOL FUND
FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1905.

Salaries,	\$5,700.00
Office Expenses,	1,397.94
Legal Expenses,	195.00
	\$7,292.94
Auditors of Public Accounts,	\$268.14
Premium on Bonds,	262.50

No. 6.

SCHOOL FUND PRINCIPAL.

ITS ESTIMATED AMOUNT IN VARIOUS YEARS.

Year.	Capital.	Year.	Capital.
1820,.....	\$1,858,074.33	1877,.....	\$2,019,174.28
1825,.....	1,719,434.24	1878,.....	2,019,174.41
1828,.....	1,877,615.10	1879,.....	2,019,650.89
1829,.....	1,882,261.68	1880,.....	2,021,346.31
1831,.....	1,902,957.87	1881,.....	2,021,346.31
1833,.....	1,929,738.29	1882,.....	1,997,549.26
1835,.....	2,019,920.89	1883,.....	2,015,704.82
1837,.....	2,027,402.49	1885,.....	2,030,123.74
1838,.....	2,028,531.20	1886,.....	2,022,204.27
1840,.....	2,040,228.74	1887,.....	2,012,854.27
1842,.....	2,044,354.87	1888,.....	2,019,572.40
1844,.....	2,051,423.77	1889,.....	2,023,753.83
1845,.....	2,070,055.01	1890,.....	2,020,073.83
1847,.....	2,077,641.19	1891,.....	2,018,763.44
1849,.....	2,076,602.75	1892,.....	2,012,169.54
1851,.....	2,049,482.32	1893,.....	2,014,449.41
1853,.....	2,046,784.19	1894,.....	2,011,768.28
1855,.....	2,049,953.05	1895,.....	2,013,102.01
1857,.....	2,046,397.32	1896,.....	2,008,048.97
1860,.....	2,050,460.49	1897,.....	2,007,080.97
1862,.....	2,049,426.77	1898,.....	2,014,680.67
1864,.....	2,046,532.23	1899,.....	2,018,827.80
1866,.....	2,044,035.47	1900,.....	2,018,641.29
1868,.....	2,046,108.87	1901,.....	2,019,303.52
1869,.....	2,044,025.62	1902,.....	2,020,732.91
1870,.....	2,043,375.62	1903,.....	2,022,178.33
1872,.....	2,044,190.81	1904,.....	2,023,527.23
1874,.....	2,044,226.54	1905,.....	2,022,502.23
1876,.....	2,028,332.81		

No. 7.

STATEMENT OF THE AMOUNT OF DIVIDENDS PAID IN EACH YEAR SINCE
THE ESTABLISHMENT OF THE SCHOOL FUND.

Year.	Dividend.	Year.	Dividend.
2 yrs. end'g Mar., 1799	\$60,403.78	1854	\$141,376.21
1800	23,651.10	1855	130,054.60
1801	15,073.27	1856	129,243.94
1802	15,959.75	1857	143,193.75
1803	47,505.02	1858	143,047.35
1804	49,312.74	1859	134,033.90
1805	45,157.39	1860	131,825.00
1806	47,941.87	1861	124,647.35
1807	39,100.77	1862	130,350.40
1808	41,022.17	1863	132,589.20
1809	26,540.68	1864	134,517.60
1810	45,088.90	1865	132,018.78
1811	45,531.59	1866	130,658.00
1812	32,309.80	1867	132,702.40
1813	26,075.10	1868	136,015.00
1814	39,223.50	1869	124,082.00
1815	38,878.00	1870	124,348.00
1816	40,595.72	1871	128,468.00
1817	40,186.32	1872	131,748.00
1818	49,404.98	1873	132,924.00
1819	58,020.62	1874	133,530.00
1820	58,439.36	1875	148,473.00
1821	67,429.60	1876	135,219.00
1822	68,013.60	1877	137,261.00
1823	72,203.25	1878	138,475.00
1824	79,190.50	1879	124,585.00
1825	72,418.30	1880	112,188.00
1826	72,391.95	1881	100,611.70
1827	72,449.75	1882	87,721.20
1828	72,553.45	1883	112,096.50
1829	72,573.00	1884	112,950.75
1830	76,993.80	1885	120,855.20
1831	77,333.40	1886	114,124.50
1832	77,067.00	1887	114,945.00
1833	80,913.80	1888	116,199.00
1834	80,328.20	1889	117,932.25
1835	83,799.00	1890	119,430.75
1836	87,773.80	1891	120,930.75
1837	95,862.85	1891*	123,039.75
1838	97,746.40	1892	125,856.75
1839	104,906.25	1893	127,092.75
1840	103,345.00	1894	127,941.75
1841	113,599.80	1895	130,832.25
1842	117,493.60	1896	134,447.25
1843	118,496.00	Amount credited to the Civil List for	
1844	117,717.60	School purposes:	
1845	117,730.20	1897	112,961.08
1846	119,385.00	1898	122,427.91
1847	125,710.66	1899	113,722.79
1848	126,126.80	1900	122,939.77
1849	133,336.50	1901	121,231.52
1850	136,050.00	1902	110,524.21
1851	129,108.00	1903	106,838.22
1852	132,792.80	1904	109,252.86
1853	132,990.75	1905	109,579.27

Total dividends, 106 years, \$10,639,765.02

*The time for taking the enumeration changed to Oct., hence the second one in this year

AN ABSTRACT
OF THE
SCHEDULE OF SECURITIES
Of the Agricultural College Fund.

Bonds and Mortgages,	\$125,650.00
Cash in the Treasury,	10,350.00
	\$135,000.00

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of Securities comprising the principal of the Agricultural College Fund, and have carefully compared the items thereof with the vouchers, as presented to us by Carnot O. Spencer, said Commissioner, on the 30th day of September, 1905, and find the same to be correct, and amounting to the sum of one hundred and thirty-five thousand dollars (\$135,000.00).

JAMES P. BREE,
WILLIAM P. BAILEY,
Auditors of Public Accounts.

HARTFORD, CONN., Nov. 9, 1905.

State of Connecticut
PUBLIC DOCUMENT NO. 5

REPORT
OF THE
BANK COMMISSIONERS
TO
The Governor

DECEMBER 31, 1905

PRINTED BY ORDER OF THE LEGISLATURE

Hartford Press
THE CASE, LOCKWOOD & BRAINARD COMPANY
1906

PUBLICATION
APPROVED BY
THE BOARD OF CONTROL

BANK COMMISSIONERS.

CHARLES H. NOBLE, NEW MILFORD.

GEORGE F. KENDALL, SUFFIELD.



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State of Connecticut

BANK COMMISSIONERS' REPORT.

HARTFORD, December 31, 1905.

To His Excellency HENRY ROBERTS, Governor:

The Bank Commissioners have the honor to submit their Annual Report, with the annual statements of the Savings Banks as of October 1, 1905, together with the statements of the State Banks and Trust Companies, showing their condition at the close of business August 25, 1905. The following statement gives an abstract of the assets and liabilities of the Savings Banks as compared with October 1, 1904:

ASSETS.

	October 1, 1905.	October 1, 1904.	Increase.	Decrease.
Loans on Real Estate,	\$75,155,381.08	\$73,636,354.86	\$1,519,026.22	.....
Loans on Collateral Security, . .	9,407,471.97	9,743,103.65	.....	\$335,631.68
Loans on Personal Security only, .	2,888,918.80	3,125,830.34	.....	236,911.54
Invested in United States bonds, .	270,700.00	271,700.00	.....	1,000.00
Invested in State, Town, City, School District and Corporation Bonds and Obligations,	47,519,634.08	44,653,301.34	2,866,332.74	.....
Invested in Railroad Stocks and Bonds,	90,337,789.08	88,965,024.00	1,372,765.08	.....
Invested in Bank Stocks,	7,122,079.64	7,918,806.14	.....	796,726.50
Real Estate owned, including Banking Houses,	3,373,333.63	3,705,564.36	.....	332,230.73
Miscellaneous Assets,	2,778,009.30	2,476,103.59	301,905.71	.....
Cash on hand and in Banks, . . .	7,100,767.87	6,973,167.07	127,600.80	.....
Total Assets,	\$345,947,884.95	\$333,055,954.18	\$12,891,930.77	

BANK COMMISSIONERS' REPORT.

LIABILITIES.

	October 1, 1905.	October 1, 1904.	Increase.	Decrease.
Deposits,	\$233,948,307.49	\$230,597,197.97	\$12,351,109.52	.....
Surplus,	8,583,369.32	8,177,561.94	405,808.08	.....
Interest and Profit and Loss, . .	4,368,944.85	4,332,869.84	125,485.01	.....
Other Liabilities,	187,868.20	48,335.18	109,528.16	.....
Total Liabilities,	\$345,947,884.95	\$333,055,954.18	\$12,891,930.77	.....

The loans on Real Estate have increased \$2,528,926.17, Municipal Obligations \$2,867,332.79, and Railroad Bonds, \$8,062,765.08, while the loans on Collateral Security have decreased \$334,630.68, and loans on Personal Security \$231,911.44. The Real Estate owned, including Banking Houses, has also decreased \$333,330.76 notwithstanding the fact that quite an amount has been expended in erecting Banking Houses.

The deposits have increased for the year \$12,251,109.52, making the total \$232,848,307.49, and the surplus \$405,808.08, making a total of \$8,583,369.32. The increase in the number of depositors is 19,335, making a total of 493,883, and the average to each depositor is \$471.45, a gain of \$6.59. The amount of taxes paid to the State for the year was \$472,350.75, an increase of \$21,645.59.

DIVIDENDS.

The rate per cent. of dividends and the total amount paid is shown in the following table:

Number of Banks.	Rate Per Cent.	Amount of Dividends.	Amount of Deposits with Dividends Added.
60	4	\$5,730,183.66	\$155,384,392.77
24	3½	2,511,659.93	76,246,590.46
5	0	.....	1,217,324.26
Total, 89	.....	\$8,241,843.59	\$232,848,307.49

Twenty discriminate against large deposits.

To the amount of dividends given above should be added the dividends paid for the year by the Savings Bank of Stafford Springs and the Stafford Savings Bank, amounting to \$31,950.19, which does not appear in the above statement owing to the consolidation of these banks.

The miscellaneous items are as follows:

MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1905.	October 1, 1904.	Increase.	Decrease.
Number of depositors having less than \$1,000,	435,808	410,947	15,361	.....
Amount of such deposits,	\$90,966,138.15	\$87,799,487.05	\$3,166,646.10	.....
Depositors having \$1,000 and not over \$2,000,	45,840	43,100	2,740	.....
Amount of such deposits,	\$80,807,874.84	\$57,601,309.37	\$23,206,065.47	.....
Depositors having \$2,000 and not over \$10,000,	22,050	20,323	1,218	.....
Amount of such deposits,	\$75,076,871.71	\$70,014,418.20	\$5,062,458.51	.....
Depositors having over \$10,000,	385	369	16	.....
Amount of such deposits,	\$5,397,927.79	\$5,181,966.35	\$215,939.44	.....
Total number of depositors,	498,863	474,548	19,385	.....
Total amount of deposits,	\$282,848,307.49	\$290,597,197.97	\$12,251,109.52	.....
Largest amount due a single depositor,	52,736.35	56,302.00	.....	\$3,565.65
Average amount due depositors,	471.45	464.86	\$6.59	.....
Number accounts opened during the year,	77,891	67,958	9,933	.....
Number accounts closed during the year,	54,446	54,029	417	.....
Income received during the year,	\$11,240,075.96	\$10,690,690.82	\$549,385.14	.....
Dividends declared during the year,	8,941,843.59	7,901,496.77	340,346.82	.....
Amount deposited, including interest credited,	56,675,623.86	49,831,382.57	6,844,241.29	.....
Amount withdrawn during the year,	43,457,660.66	41,298,577.69	2,159,082.97	.....
Amount past-due paper,	20,300.61	40,984.91	.....	20,684.30
Amount of losses charged off during the year,	254,726.04	379,496.11	.....	124,770.07
Expenses, including salaries,	575,850.88	564,815.47	11,035.41	.....
State tax,	472,350.75	450,705.16	21,645.59	.....
Amount of assets yielding no income,	368,922.94	640,947.39	.....	271,954.45
Largest amt. loaned to one individual, company, society, or corporation,	300,000.00	350,000.00	.....	50,000.00

The Savings Bank of Manchester, located at South Manchester, was incorporated by the General Assembly of 1905, and it commenced business June 26, 1905.

The Savings Bank of Stafford Springs, incorporated, 1858,

and the Stafford Savings Bank of Stafford Springs, incorporated, 1872, were consolidated, under the provisions of Chapter 156, Public Acts of 1905, under the name of The Stafford Savings Bank. On September 5, 1905, all the assets of the two old banks became the property of the new bank and it became liable for all of the deposits and other obligations of the two consolidating banks.

The Colchester Savings Bank was closed under the provisions of a Special Act passed at the January Session, 1905, approved May 11, 1905, by depositing with the treasurer of the State on December 19, 1905, \$73.04, due 27 depositors who could not be found, all the other depositors having been paid in full.

This reduces the number of Savings Banks to 89 instead of 90 as reported December 31, 1904.

The Stonington Savings Bank and the Thompson Savings Bank of Putnam are paying out, under the orders of the Court, all their available funds. It has been found necessary to continue the restraining order for another year in each case.

On March 22, 1905, the restraining order issued to the Watertown Savings Bank was continued for six months allowing the payment of seventy-five per cent. to its depositors. At the end of this period the bank paid its depositors in full and still had remaining sufficient assets to call for a receiver to settle its affairs.

The affairs of the People's Savings Bank of Pawcatuck are still in the hands of the receiver, Mr. Alfred Coit of New London.

STATE BANKS AND TRUST COMPANIES.

The number of the State Banks remains the same with the same amount of capital. The number of the Trust Companies has been increased by the addition of the Manchester Trust and Safe Deposit Company, South Manchester, which commenced business February

20th, 1905, and the Seymour Trust Company, which commenced business July 1st, 1905, each with a capital of \$50,000.

Five reports were called for during the year showing their condition at the close of business on November 10, 1904, January 11, March 14, May 29, and August 25, 1905. An abstract of these reports follows the statements of the banks and trust companies.

Nine trust companies solicit deposits for their savings departments which show, by the following statements, a total amount of \$4,292,415.54.

An abstract of the reports for August 25, 1905, showing the total assets and liabilities, will be found below.

STATE BANKS.

ASSETS.

Loans and discounts,	.	.	.	.	.	\$6,730,072.50
Overdrafts,	.	.	.	.	.	18,207.70
Stocks and securities,	.	.	.	.	.	3,060,215.06
Banking house, furniture, and fixtures,	.	.	.	.	.	168,392.14
Real estate,	.	.	.	.	.	9,335.33
Due from other banks and bankers,	.	.	.	.	.	137,703.12
Due from approved reserve agents,	.	.	.	.	.	1,452,529.68
Specie and currency,	.	.	.	.	.	528,462.81
Checks and cash items,	.	.	.	.	.	67,533.89
Other assets,	.	.	.	.	.	33,227.14
Total assets,	.	.	.	.	.	\$12,205,679.37

LIABILITIES.

Capital stock,	.	.	.	.	.	\$2,240,000.00
Surplus,	.	.	.	.	.	448,000.00
Undivided profits,	.	.	.	.	.	644,924.56
Due to banks and bankers,	.	.	.	.	.	122,710.82
Dividends unpaid,	.	.	.	.	.	2,249.90
Deposits,	.	.	.	.	.	8,741,194.09
Other liabilities,	.	.	.	.	.	6,600.00
Total liabilities,	.	.	.	.	.	\$12,205,679.37

TRUST COMPANIES.

ASSETS.

Loans and discounts,	\$11,168,702.45
Overdrafts,	35,374.04
Stocks and securities,	6,172,996.73
Banking house, furniture, and fixtures,	569,592.55
Real estate,	81,728.92
Due from other banks and bankers,	934,073.67
Due from approved reserve agents,	2,222,570.89
Specie and currency,	827,089.46
Checks and cash items,	94,063.93
Other assets,	29,914.09
Total assets,	<u>\$22,136,106.73</u>

LIABILITIES.

Capital stock,	\$2,475,000.00
Surplus,	908,064.60
Undivided profits,	814,977.44
Due to banks and bankers,	254,006.49
Dividends unpaid,	297.25
General deposits,	13,062,397.96
Savings deposits,	4,292,415.54
Other liabilities,	328,947.45
Total liabilities,	<u>\$22,136,106.73</u>

Respectfully submitted,

CHARLES H. NOBLE,
GEORGE F. KENDALL,

Bank Commissioners.

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REPORTS OF SAVINGS BANKS.

October 1, 1905.

REPORTS OF SAVINGS BANKS.

October 1, 1905.

BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$310,838.00	Whole amount of deposits, . . .	\$350,029.02
Loans on personal security only,	13,387.97	Surplus account,	36,079.08
Town orders,	24,000.00	Interest account, less current expenses and taxes paid,	6,263.66
Bank stocks in Connecticut,	21,825.00		
Bank stocks in other states,	3,600.00		
Real estate by foreclosure,	1,900.00		
Safe,	500.00		
Cash in banks,	14,814.55		
Cash in vault,	1,506.24		
Total assets,	\$392,371.76	Total liabilities,	\$392,371.76

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares	City Bank, Hartford,	\$ 3,500.00	3,500.00	3,226.00
8 "	Farmers & Mech. Nat., "	800.00	800.00	936.00
10 "	First National, "	1,000.00	1,000.00	1,400.00
5 "	American " "	250.00	250.00	350.00
24 "	Phoenix " "	2,400.00	2,400.00	3,000.00
7 "	National Exchange, "	350.00	350.00	441.00
14 "	Ct. Trust & Safe Dep. Co., "	1,400.00	1,400.00	3,220.00
10 "	Hartford Trust Co., "	1,000.00	1,000.00	1,800.00
13 "	Middletown National, Middletown,	975.00	975.00	1,391.00
1½ "	Middlesex Co. " "	150.00	150.00	117.00
17 "	Southington National,	1,700.00	1,700.00	1,700.00
30 "	National Commerce, New London,	3,000.00	3,000.00	4,500.00
25 "	Thames National, Norwich,	2,500.00	2,500.00	3,750.00
8 "	First " Meriden,	800.00	800.00	1,520.00
20 "	Home " "	2,000.00	2,000.00	2,400.00
12 "	Merchants Exchg. Nat., New York,	600.00	600.00	750.00
10 "	American Exchg. Nat., " "	1,000.00	1,000.00	1,800.00
20 "	Fourth National, " "	2,000.00	2,000.00	3,500.00
Totals,		\$ 25,425.00	25,425.00	35,801.00

BERLIN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	666; total amount,	\$123,853.55
2	Number of depositors having \$1,000 and not over \$2,000,	129; total amount,	136,509.44
3	Number of depositors having over \$2,000 and not over \$10,000,	38; total amount,	89,666.03
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	833; total deposits,	\$350,029.02
6	Largest amount due a single depositor,		7,524.09
7	Number of accounts opened during the past year, 78; number closed, 48; increase, 30.		
8	Amount deposited, including interest credited, during the past year,		70,372.94
9	Amount withdrawn during the past year,		44,096.14
10	Amount of increase,		26,276.80
11	Total of interest and profit and loss and rent accounts per last report,	\$5,926.26	
12	Amount of income received during the year,	18,983.78—	24,890.04
13	Total expenses, including salaries, during the year,	1,588.95	
14	State tax during the year,	601.66	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	6,343.64	
	2 per cent. paid July 1, 1905; amount,	6,691.37	
19	Net amount carried to surplus,	3,400.76	
20	Total of interest and profit and loss and rent accounts per this report,	6,263.86—	24,890.04
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,670.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		About 5%
28	Net income from foreclosed real estate during the past year,		96.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees: William Bulkeley, Edward Alling, Theron Upson, Frank L. Wilcox, Charles H. Risley, E. W. Mildrum, W. H. Upson.

THE BRANFORD SAVINGS BANK.

WILLIAM R. FOOTE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$256,052.00	Whole amount of deposits, \$299,011.86	
Loans on collateral security, . . .	200.00	Surplus account, . . .	15,493.89
Loans on personal security only, . . .	7,397.60	Interest account, less current expenses and taxes paid, . . .	4,001.87
Town, city, and borough notes and orders, . . .	13,000.00		
Railroad bonds, . . .	34,135.00		
Insurance and taxes advanced on real estate mortgaged, . . .	24.10		
Premium account, . . .	93.75		
Cash in banks, . . .	7,362.96		
Cash in vault, . . .	242.23		
Total assets, . . .	\$318,507.64	Total liabilities, . . .	\$318,507.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Branford, \$	13,000.00	13,000.00	13,000.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909 \$	4,000.00	4,000.00	4,160.00
Terminal R. R. Assn. of St. Louis, 4s, 1953	5,000.00	5,000.00	4,975.00
St. Louis, Iron Mountain & Southern Ry., Riv. & Gulf Div., 1st, 4s, 1933	10,000.00	9,555.00	9,700.00
Consolidated Railway Co., 4s, 1954	5,000.00	4,850.00	4,850.00
Conn. Ry. & Lighting Co., 4½s, 1951	5,000.00	5,000.00	5,100.00
Southern Indiana Railway Co., 4s, 1951	6,000.00	5,730.00	5,730.00
Totals, \$	35,000.00	34,135.00	34,515.00

THE BRANFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,029; total amount,	\$206,463.49
2	Number of depositors having \$1,000 and not over \$2,000,	64; total amount,	77,043.17
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	15,505.22
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,099; total deposits,	\$299,011.88
6	Largest amount due a single depositor,		2,819.01
7	Number of accounts opened during the past year, 189; number closed, 117; increase, 72.		
8	Amount deposited, including interest credited, during the past year,		116,150.84
9	Amount withdrawn during the past year,		79,999.40
10	Amount of increase,		36,151.44
11	Total of interest and profit and loss and rent accounts per last report,	\$3,878.48	
12	Amount of income received during the year,	14,137.33—	18,015.81
13	Total expenses, including salaries, during the year,	1,068.82	
14	State tax during the year,	560.93	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	93.75	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	4,826.81	
	2 per cent. paid July 1, 1905; amount,	4,984.42	
19	Net amount carried to surplus,	2,479.21	
20	Total of interest and profit and loss and rent accounts per this report,	4,001.87—	18,015.81
21	Amount of past-due paper at this time is		250.00
22	Amount of assets yielding no income the past year,		15,515.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		13,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.— President, Henry H. Fowler; Treasurer, William R. Foote; Directors or Trustees, Henry H. Fowler, M. P. Harding, A. E. Hammer, Daniel O'Brien, Francis Cull, Marcus O. Babcock, Henry G. Harrison, Richard Bradley, Charles F. Bradley, Herman Johnson, William R. Foote.

* $3\frac{1}{2}$ per cent. per annum on excess of \$1,000.

BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,031,458.98	Whole amount of deposits, . . .	\$5,522,897.60
Loans on collateral security, . . .	401,086.00	Surplus account, . . .	200,000.00
Loans on personalsecurity only, . . .	2,000.00	Interest account, less current expenses and taxes paid, . . .	84,418.02
Town, city, school district, and corporation bonds, . . .	853,500.00	Profit and loss account, . . .	36,137.27
Railroad bonds, . . .	2,086,000.00	Rent account, . . .	102.80
Bank stocks in Connecticut, . . .	143,200.00		
Bank stocks in other states, . . .	32,200.00		
Real estate by foreclosure, . . .	38,476.91		
Banking house, . . .	85,000.00		
Suspense, . . .	20.00		
Cash in banks, . . .	131,267.57		
Cash in vault, . . .	39,346.23		
Total assets, . . .	\$5,843,555.69	Total liabilities, . . .	\$5,843,555.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Los Angeles, Cal., 4s, 1924-31, \$	28,000.00	28,000.00	28,840.00
Denver, Col., 5s, 1919,	50,000.00	50,000.00	56,000.00
Ansonia, Conn., 4s, 1912,	15,000.00	15,000.00	15,150.00
Bridgeport, " 4s, 1919,	150,000.00	150,000.00	154,500.00
" " 5s, 1908,	60,000.00	60,000.00	61,800.00
Danbury, " 4½s, 1910,	30,000.00	30,000.00	30,900.00
Fairfield, " 4s, 1908-21,	33,000.00	33,000.00	33,660.00
New Britain, " 4s, 1932,	25,000.00	25,000.00	26,000.00
South Norwalk, " 4s, 1905,	12,500.00	12,500.00	12,500.00
Stamford, " 4s, 1910,	94,000.00	94,000.00	94,940.00
Chicago, Ill., 4s, 1921,	15,000.00	15,000.00	15,450.00
Des Moines, Iowa, 4s, 1915,	23,000.00	23,000.00	23,460.00
Louisville, Ky., 4s, 1930,	15,000.00	15,000.00	15,450.00
Boston, Mass., 4s, 1921,	10,000.00	10,000.00	10,500.00
Detroit, Mich., 4s, 1921,	10,000.00	10,000.00	10,300.00
Minneapolis, Minn., 4s, 1920,	20,000.00	20,000.00	20,600.00
St. Paul, " 4s, 1919,	20,000.00	20,000.00	20,600.00
Kansas City, Mo., 4½s, 1915,	30,000.00	30,000.00	31,500.00
Atlantic City, N. J., 4s, 1933,	25,000.00	25,000.00	25,500.00
Columbus, Ohio, 4s, 1913-33,	20,000.00	20,000.00	20,400.00
" " 4s, 1908,	10,000.00	10,000.00	10,000.00
Dayton, " 4s, 1912,	20,000.00	20,000.00	20,200.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.					
Dayton, Ohio,	4s,	1914,	\$ 15,000.00	15,000.00	15,150.00
Toledo, "	4s,	1915,	40,000.00	40,000.00	40,800.00
Portland, Oregon,	5s,	1923,	10,000.00	10,000.00	11,400.00
"	5s,	1928,	7,000.00	7,000.00	8,190.00
Pawtucket, R. I.,	4s,	1910,	20,000.00	20,000.00	20,200.00
Woonsocket, "	4s,	1925,	25,000.00	25,000.00	25,500.00
"	4s,	1927,	15,000.00	15,000.00	15,300.00
Milwaukee, Wis.,	5s,	1906-07,	6,000.00	6,000.00	6,000.00
Totals,			\$ 853,500.00	853,500.00	880,790.00
RAILROAD BONDS.					
Atlantic Coast Line,	4s,	1952,	\$ 25,000.00	25,000.00	25,000.00
Boston & Maine:—					
Maine Central,	5s,	1923,	14,000.00	14,000.00	16,100.00
Cent. R. R. of N. Jersey,	5s,	1937,	50,000.00	50,000.00	66,000.00
N. Y., & Long Branch,	4s,	1941,	50,000.00	50,000.00	54,500.00
Chic., Burl. & Quincy:—					
Illinois Division,	3½s,	1949,	100,000.00	100,000.00	94,000.00
" "	4s,	1949,	50,000.00	50,000.00	52,000.00
Nebraska Extension,	4s,	1927,	40,000.00	40,000.00	41,600.00
Chic., Mil. & St. Paul,	4s,	1939,	60,000.00	60,000.00	65,400.00
" "	3½s,	1939,	50,000.00	50,000.00	48,000.00
Dubuque Div.,	6s,	1920,	20,000.00	20,000.00	24,800.00
Lacrosse & Davenport,	5s,	1919,	40,000.00	40,000.00	44,800.00
Chicago & Northwestern:—					
Boyer Valley,	3½s,	1923,	25,000.00	25,000.00	23,500.00
Mil., L. Shore & West.,	6s,	1925,	20,000.00	20,000.00	25,800.00
" "	6s,	1921,	20,000.00	20,000.00	25,000.00
Chic., R. I. & Pacific,	6s,	1917,	80,000.00	80,000.00	97,600.00
" "	4s,	1938,	70,000.00	70,000.00	72,800.00
Burl., Ced. R. & Nor.,	5s,	1934,	70,000.00	70,000.00	81,900.00
C. R., Iowa F. & N.W.,	5s,	1921,	10,000.00	10,000.00	11,100.00
Chic., & East. Illinois,	5s,	1937,	50,000.00	50,000.00	59,500.00
Chic., & Indiana Coal,	5s,	1936,	25,000.00	25,000.00	29,750.00
Delaware & Hudson:—					
Alb. & Susquehanna,	6s,	1906,	60,000.00	60,000.00	60,600.00
" "	7s,	1906,	20,000.00	20,000.00	20,200.00
Del., Lack. & Western:—					
N. Y., Lack. & West.,	6s,	1921,	60,000.00	60,000.00	75,000.00
Great Northern:—					
East. R'way of Minn.,	4s,	1948,	25,000.00	25,000.00	25,500.00
St. P., Minn. & Man.,	4½s,	1933,	65,000.00	65,000.00	71,500.00
Dakota Ext.,	6s,	1910,	40,000.00	40,000.00	43,600.00
Montana Ext.,	4s,	1937,	20,000.00	20,000.00	20,400.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Illinois Central:—						
Springfield Div.,	3½s,	1951,	\$	60,000.00	60,000.00	57,000.00
Chic. St. L. & N. Or.,	5s,	1951,		40,000.00	40,000.00	49,600.00
Louisville & Nashville,	4s,	1940,		25,000.00	25,000.00	25,500.00
Louisv., Cin. & Lex.,	4½s,	1931,		25,000.00	25,000.00	27,250.00
Michigan Central,	5s,	1931,		50,000.00	50,000.00	60,000.00
Minneapolis & St. Louis,	4s,	1949,		40,000.00	40,000.00	37,600.00
Missouri Pacific:—						
St. L., Iron Mt. & So.,	4s,	1933,		25,000.00	24,000.00	24,000.00
N. Y. Cent. & Hudson R.,	3½s,	1997,		115,000.00	115,000.00	113,850.00
Utica & Black River,	4s,	1922,		25,000.00	25,000.00	28,000.00
N. Y., N. H. & Hartford,	4s,	1947,		150,000.00	150,000.00	157,500.00
" " " "	4s,	1914,		50,000.00	50,000.00	50,500.00
N. Y., Prov. & Boston,	4s,	1952,		30,000.00	30,000.00	32,100.00
Old Colony,	4s,	1938,		25,000.00	25,000.00	26,250.00
Pennsylvania:—						
Cleveland & Pittsburg,	3½s,	1948,		60,000.00	60,000.00	58,800.00
P., Va. & Charleston,	4s,	1943,		30,000.00	30,000.00	31,800.00
T. Haute & Indianap.,	5s,	1925,		30,000.00	30,000.00	33,600.00
Unit. N.J.R.R. & Canal,	4s,	1944,		60,000.00	60,000.00	66,600.00
" " " "	4s,	1929,		38,000.00	38,000.00	41,040.00
Ter. R.R. Assn. of St. L.,	4½s,	1939,		25,000.00	25,000.00	27,600.00
" " " "	5s,	1944,		25,000.00	25,000.00	29,750.00
Totals,			\$	2,087,000.00	2,086,000.00	2,252,190.00
BANK STOCKS.						
600 shares	Bridgeport Nat.,	B'port,	\$	30,000.00	30,000.00	54,000.00
130 "	City	" "		13,000.00	13,000.00	19,500.00
300 "	Conn.	" "		30,000.00	30,000.00	46,500.00
157 "	First	" "		15,700.00	15,700.00	29,830.00
240 "	Pequonnock	" "		24,000.00	24,000.00	38,000.00
30 "	Ætna	Hartford,		3,000.00	3,000.00	5,700.00
50 "	City,	" "		5,000.00	5,000.00	4,000.00
50 "	First	Nat.,		5,000.00	5,000.00	6,500.00
25 "	Hartford	" "		2,500.00	2,500.00	3,250.00
100 "	Thames	Norwich,		10,000.00	10,000.00	15,000.00
100 "	Waterbury	Waterbury		5,000.00	5,000.00	8,000.00
40 "	Am. Exch.	New York,		4,000.00	4,000.00	10,000.00
140 "	Chatham	" "		3,500.00	3,500.00	10,500.00
26 "	Gallatin	" "		1,300.00	1,300.00	4,875.00
60 "	Hanover	" "		6,000.00	6,000.00	28,500.00
30 "	Imp. & Trad.	" "		3,000.00	3,000.00	17,250.00
66 "	Merchants	" "		3,300.00	3,300.00	4,950.00
63 "	Nat. Bk. Com.,	" "		6,300.00	6,300.00	11,025.00
6 "	Nat. Bk. of N. A.,	" "		600.00	600.00	1,350.00
30 "	Nat. Park Bank,	" "		3,000.00	3,000.00	14,250.00
12 "	Nat. Shoe & L. Bk.,	" "		1,200.00	1,200.00	1,800.00
Totals,			\$	175,400.00	175,400.00	332,780.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,155; total amount, \$2,372,084.60	
2	Number of depositors having \$1,000 and not over \$2,000,	1,422; total amount, 1,966,501.00	
3	Number of depositors having over \$2,000 and not over \$10,000,	475; total amount, 1,161,466.00	
4	Number of depositors having over \$10,000,	2; total amount, 22,846.00	
5	Total number of depositors,	12,054; total deposits, \$5,522,897.60	
6	Largest amount due a single depositor,	12,332.41	
7	Number of accounts opened during the past year, 2,181; number closed, 1,656; increase, 525.		
8	Amount deposited, including interest credited, during the past year,	1,329,272.64	
9	Amount withdrawn during the past year,	1,142,918.32	
10	Amount of increase,	186,354.32	
11	Total of interest and profit and loss and rent accounts per last report,	\$138,605.58	
12	Amount of income received during the year,	252,410.54—	391,016.12
13	Total expenses, including salaries, during the year,	16,987.49	
14	State tax during the year,	11,527.00	
15	Town and City taxes and assessments paid,	1,781.51	
16	Net amount of premiums charged off,	52,069.10	
17	All other amounts charged off,	5,357.01	
18	Dividends, 1½ per cent. paid Jan. 1905; amount,	90,542.20	
	1½ per cent. paid July, 1905; amount,	92,093.72	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	120,658.09—	391,016.12
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	1,200.00	
23	Loans on real estate — are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	72,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	131,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	2.27%	
28	Net income from foreclosed real estate during the past year,	874.74	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS.—President, T. B. De Forest; Treasurer, Alexander Hawley; First Vice-President, Edward Sterling; Second Vice-President, F. B. Hawley; Directors or Trustees, F. N. Benham, Alexander Hawley, L. W. Eaton, Frederick Trubee, George C. Edwards, Charles W. Hawley, Samuel A. Burns, I. W. Birdseye, Charles B. Read, H. H. Knapp.

BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,530,534.00	Whole amount of deposits, \$3,022,909.45	
Loans on collateral security, . . .	87,560.00	Surplus account, . . .	100,000.00
Loans on personal security only,	85,785.00	Interest account, less current expenses and taxes paid, profit and loss and rent accounts, . . .	46,256.38
Town, city, and borough notes and orders, . . .	74,000.00		
School district notes and orders,	15,175.00		
Town, city, school district, and corporation bonds, . .	176,150.00		
Railroad bonds,	693,500.00		
Railroad stocks,	5,000.00		
Bank stocks in Connecticut, . .	311,600.00		
Bank stocks in other states, . .	27,175.00		
Real estate by foreclosure, . .	27,800.00		
Banking house,	18,000.00		
Premium account,	78,152.50		
Cash in banks,	33,807.14		
Cash in vault,	4,927.19		
Total assets,	\$3,169,165.83	Total liabilities,	\$3,169,165.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Bristol, Conn., Town, \$	62,000.00	62,000.00	62,000.00
West Hartford, Conn., Town, . . .	5,000.00	5,000.00	5,000.00
Bristol, Conn., Borough,	7,000.00	7,000.00	7,000.00
Totals, \$	74,000.00	74,000.00	74,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School Dist., Bristol, Conn., . \$	5,000.00	5,000.00	5,000.00
Second " " " " . . .	800.00	800.00	800.00
Third " " " " . . .	7,500.00	7,500.00	7,500.00
Fifth " " " " . . .	1,325.00	1,325.00	1,325.00
Sixth " " " " . . .	300.00	300.00	300.00
Thirteenth " " " " . . .	250.00	250.00	250.00
Totals, \$	15,175.00	15,175.00	15,175.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
50 shares Chic., Mil. & St. P. pref., \$	5,000.00	5,000.00	9,400.00
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
Connecticut, Bristol, 4s, 1908, \$	1,000.00	1,000.00	1,000.00
California, Los Angeles, 4½s, 1933,	650.00	650.00	650.00
Iowa, Sioux City, 4½s, 1917,	15,000.00	15,000.00	15,300.00
Kansas, Kansas City, 6s, 1907-11,	14,000.00	14,000.00	14,700.00
" " 5s, 1908-14,	38,500.00	38,500.00	40,000.00
" " 5s, 1928,	45,000.00	45,000.00	50,000.00
" Wichita, 5s, 1910,	15,000.00	15,000.00	15,000.00
Nebraska, Lincoln, 5s, 1906,	12,000.00	12,000.00	12,000.00
N. Jersey, Atlantic City, 4s, 1930-31,	35,000.00	35,000.00	36,000.00
Totals, \$	176,150.00	176,150.00	184,650.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	15,000.00	15,000.00	15,000.00
Burl. Ced. Rap. & North., 5s, 1934,	5,000.00	5,000.00	6,000.00
Charleston & Sav., 7s, 1936,	35,000.00	35,000.00	50,000.00
Chic. & East. Illinois, 6s, 1931,	5,000.00	5,000.00	6,500.00
" " " 5s, 1937,	60,000.00	60,000.00	72,000.00
Chic., Mil. & St. Paul, 4s, 1939,	40,000.00	40,000.00	44,000.00
Chic., R. I. & Pacific, 4s, 1938,	80,000.00	80,000.00	84,000.00
Elgin, Joliet & Eastern, 5s, 1941,	60,000.00	60,000.00	72,000.00
Evansville & T. Haute, 5s, 1930,	10,000.00	10,000.00	10,400.00
Illinois Central, 3½s, 1952,	10,000.00	10,000.00	9,500.00
Minneapolis & St. Louis, 7s, 1910,	5,000.00	5,000.00	5,500.00
" " " 5s, 1934,	23,000.00	23,000.00	28,500.00
" " " 4s, 1949,	35,000.00	35,000.00	33,600.00
Peoria & Pekin Union, 6s, 1921,	50,000.00	50,000.00	60,000.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,000.00
St. P., Minneap. & Manitoba:—			
Consolidated Mort., 4½s, 1933,	15,000.00	15,000.00	17,000.00
" " 6s, 1933,	9,000.00	9,000.00	12,000.00
Eastern of Minnesota, 4s, 1948,	25,000.00	25,000.00	25,000.00
Montana Central, 6s, 1937,	75,000.00	75,000.00	100,000.00
Montana Extension, 4s, 1937,	30,000.00	30,000.00	31,000.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	25,000.00	30,000.00
Sunby, Haz. & Wilks., 5s, 1928,	11,500.00	11,500.00	11,500.00
Term. R. R. Assn. St. L., 4½s, 1939,	5,000.00	5,000.00	5,500.00
" " " 5s, 1944,	50,000.00	50,000.00	60,000.00
" " " 4s, 1953,	10,000.00	10,000.00	10,000.00
Totals, \$	693,500.00	693,500.00	802,000.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

	DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
170 shares	Bristol National, Bristol, \$	17,000.00	17,000.00	34,000.00
50 "	Bridgeport " Bridgeport,	2,500.00	2,500.00	4,500.00
10 "	City " "	1,000.00	1,000.00	1,600.00
20 "	Conn. " "	2,000.00	2,000.00	3,200.00
30 "	City " Danbury,	3,000.00	3,000.00	3,150.00
54 "	Danbury " "	5,400.00	5,400.00	5,650.00
40 "	Deep River " Deep River,	4,000.00	4,000.00	4,400.00
64 "	Birmingham " Derby,	6,400.00	6,400.00	11,200.00
30 "	Ætna " Hartford,	3,000.00	3,000.00	6,000.00
368 "	American " "	18,400.00	18,400.00	25,700.00
84 "	Charter Oak " "	8,400.00	8,400.00	10,500.00
177 "	Far. & Mec. " "	17,700.00	17,700.00	21,200.00
156 "	First " "	15,600.00	15,600.00	21,800.00
160 "	Hartford " "	16,000.00	16,000.00	21,600.00
125 "	Phoenix " "	12,500.00	12,500.00	15,000.00
150 "	Nat'l Exchange " "	7,500.00	7,500.00	9,000.00
195 "	City, " "	19,500.00	19,500.00	17,500.00
48 "	State " "	4,800.00	4,800.00	6,700.00
25 "	Conn. T. & S. Dep. Co. " "	2,500.00	2,500.00	6,000.00
24 "	Hartford Trust Co. " "	2,400.00	2,400.00	4,200.00
109 "	Home National, Meriden,	10,900.00	10,900.00	14,000.00
47 "	Meriden " "	4,700.00	4,700.00	5,000.00
40 "	Central " Middletown,	3,000.00	3,000.00	3,300.00
65 "	First " "	6,500.00	6,500.00	6,500.00
7 "	Middlesex Co. Nat. " "	700.00	700.00	700.00
60 "	Middletown " "	4,500.00	4,500.00	6,000.00
68 "	Naugatuck " Naugatuck,	6,800.00	6,800.00	11,900.00
50 "	Mechanics " New Britain,	5,000.00	5,000.00	10,000.00
37 "	New Britain " " "	3,700.00	3,700.00	6,000.00
100 "	First " New Haven,	10,000.00	10,000.00	17,500.00
92 "	Merchants " "	4,600.00	4,600.00	6,000.00
700 "	New Hav. Co. " "	7,000.00	7,000.00	10,500.00
119 "	Yale " "	11,900.00	11,900.00	16,000.00
15 "	Nat'l Tradesmen's " "	1,500.00	1,500.00	2,500.00
70 "	Nat. Bk. Com., New London,	7,000.00	7,000.00	9,800.00
23 "	Union, " "	2,300.00	2,300.00	2,500.00
10 "	Central National, Norwalk,	1,000.00	1,000.00	1,000.00
33 "	Fairfield Co. " "	3,300.00	3,300.00	3,300.00
10 "	First " Portland,	1,000.00	1,000.00	1,000.00
15 "	Rockville " Rockville,	1,500.00	1,500.00	1,500.00
49 "	City " S. Norwalk,	4,900.00	4,900.00	9,800.00
131 "	First " Wallingford,	13,100.00	13,100.00	14,400.00
28 "	Citizens " Waterbury,	2,800.00	2,800.00	3,000.00
50 "	Fourth " "	5,000.00	5,000.00	7,000.00
100 "	Man'fr's " "	10,000.00	10,000.00	12,500.00
186 "	Waterbury " "	9,300.00	9,300.00	14,800.00
3 "	Am. Exchg. Nat., New York,	300.00	300.00	800.00
10 "	Citizens Cent. " "	1,000.00	1,000.00	1,600.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
19 shares Fourth National, New York, \$	1,900.00	1,900.00	3,800.00
100 " Irving " "	5,000.00	5,000.00	11,600.00
29 " Mechanics " "	2,900.00	2,900.00	8,400.00
60 " Merchants " "	3,000.00	3,000.00	5,100.00
94 " Merchants Ex. " "	4,700.00	4,700.00	8,000.00
12 " Nat. Bk. of N. A., " "	1,200.00	1,200.00	2,800.00
25 " Bowery " "	2,500.00	2,500.00	8,000.00
29 " German American, " "	2,175.00	2,175.00	3,500.00
15 " New York Prod. Ex., " "	1,500.00	1,500.00	2,600.00
40 " Oriental, " "	1,000.00	1,000.00	2,400.00
Totals, \$	338,775.00	338,775.00	488,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,474; total amount, \$1,070,527.12	
2	Number of depositors having \$1,000 and not over \$2,000,	597; total amount, 808,779.70	
3	Number of depositors having over \$2,000 and not over \$10,000,	346; total amount, 1,143,602.63	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	6,417; total deposits, \$3,022,909.45	
6	Largest amount due a single depositor,	9,617.39	
7	Number of accounts opened during the past year, 838; number closed, 655; increase, 183.		
8	Amount deposited, including interest credited, during the past year,	722,518.82	
9	Amount withdrawn during the past year,	565,316.44	
10	Amount of increase,	157,202.38	
11	Total of interest and profit and loss and rent accounts per last report,	\$47,106.50	
12	Amount of income received during the year,	150,022.52—	197,129.02
13	Total expenses, including salaries, during the year,	7,943.19	
14	State tax during the year,	5,704.24	
15	Town and City taxes and assessments paid,	441.18	
16	Net amount of premiums charged off,	13,923.67	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	55,474.55	
	2 per cent. paid July 1, 1905; amount,	57,385.81	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	46,256.38—	197,129.02
21	Amount of past-due paper at this time is	0	

BRISTOL SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

22	Amount of assets yielding no income the past year,	0
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$56,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	70,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	18,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	3½%
28	Net income from foreclosed real estate during the past year,	977.20
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.	

OFFICERS.—President, Hobart A. Warner; Treasurer, Miles Lewis Peck; Directors or Trustees, Seth Barnes, Henry L. Beach, Hiram Carter, John S. Deming, Edward B. Dunbar, Andrew S. Gaylord, Walter A. Ingraham, Herbert J. Mills, Epaphroditus Peck, Miles Lewis Peck, Leverett A. Sanford, Hobart A. Warner.

THE BROOKLYN SAVINGS BANK.

C. A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$718,792.84	Whole amount of deposits,	\$1,326,567.28
Loans on collateral security,	49,645.00	Surplus account,	30,000.00
Loans on personal security only,	12,000.00	Interest account, less current expenses and taxes paid,	8,879.70
Town, city, and borough notes and orders,	44,500.00	Profit and loss account,	4,812.72
Town, city, school district, and corporation bonds,	225,800.00		
Railroad bonds,	247,500.00		
Bank stocks in Connecticut,	25,450.00		
Real estate by foreclosure,	900.00		
Insurance and taxes advanced on real estate mortgaged,	111.20		
Premium account,	3,000.00		
Expense on real estate and taxes,	1,500.00		
Cash in banks,	36,078.90		
Cash in vault,	4,981.96		
Total assets,	\$1,370,259.70	Total liabilities,	\$1,370,259.70

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plainfield, \$	28,200.00	28,200.00	28,200.00
" " Brooklyn,	13,800.00	13,800.00	13,800.00
" " Canterbury,	1,300.00	1,300.00	1,300.00
" " Hampton,	1,200.00	1,200.00	1,200.00
Totals, \$	44,500.00	44,500.00	44,500.00
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
City of Meriden, Conn., 4s, 1913, \$	5,000.00	5,000.00	5,200.00
" " Norwich, " 5s, 1908,	5,000.00	5,000.00	5,150.00
" " Paterson, N. J., 4s, 1917,	10,000.00	10,000.00	10,450.00
" " " 4s, 1932,	10,000.00	10,000.00	10,750.00
" " Newark, " 4s, 1922,	5,000.00	5,000.00	5,400.00
" " Toledo, Ohio, 3½s, 1920,	12,000.00	12,000.00	12,000.00
" " " 3½s, 1921,	5,000.00	5,000.00	5,000.00
" " Cleveland, " 4s, 1925,	15,000.00	15,000.00	15,750.00

THE BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Lima, Ohio, 4s, 1913, \$	10,000.00	10,000.00	10,150.00
" " So. Bend, Ind., 6s, 1906,	10,000.00	10,000.00	10,300.00
" " Sioux City, Ia., 4½s, 1909,	5,000.00	5,000.00	5,100.00
" " " " 4½s, 1920,	4,900.00	4,900.00	5,050.00
" " Kan. City, Kan., 6s, 1915,	10,000.00	10,000.00	11,700.00
" " Duluth, Minn., 4s, 1921,	14,000.00	14,000.00	14,900.00
" " Omaha, Neb., 5s, 1913,	14,000.00	14,000.00	15,540.00
" " S. Omaha, " 5s, 1924,	15,000.00	15,000.00	15,750.00
" " Pueblo, Colo., 4½s, 1914,	5,000.00	5,000.00	5,300.00
" " Denver, " 5s, 1919,	15,000.00	15,000.00	15,450.00
" " Los Angeles, Cal., 3¾s, 1908,	5,000.00	4,900.00	5,100.00
" " Pawtucket, R.I., 4s, 1944,	16,000.00	16,000.00	17,000.00
" " Columbus, Ohio, 4s, 1933,	10,000.00	10,000.00	10,200.00
Town of Norwalk, Conn., 4s, 1921,	10,000.00	10,000.00	10,600.00
Wash. Sch. Dist., Hfd., 4s, 1919,	5,000.00	5,000.00	5,300.00
N.E. " " 3½s, 1931,	10,000.00	10,000.00	10,000.00
Totals, \$	225,900.00	225,800.00	237,140.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Ott., C. Falls & St. P., 5s, 1909, \$	20,000.00	20,000.00	20,900.00
Chic., Mil. & St. Paul:—			
Mineral Pt. Div., 5s, 1910,	10,000.00	10,000.00	10,600.00
Chic. & Pacific Div., 6s, 1910,	16,000.00	16,000.00	17,560.00
Wis. & Minn. Div., 5s, 1921,	5,000.00	5,000.00	5,800.00
Illinois Central:—			
Springfield Div., 3½s, 1951,	5,000.00	5,000.00	5,000.00
Litchfield Div., 3s, 1951,	10,000.00	9,000.00	9,000.00
Omaha Div., 3s, 1951,	10,000.00	9,000.00	9,000.00
Minneapolis & St. Louis, 5s, 1934,	15,000.00	15,000.00	18,700.00
" " 4s, 1949,	20,000.00	20,000.00	20,000.00
Sun., Haz. & Wilks., 5s, 1928,	7,000.00	7,000.00	7,500.00
Evansv. & Terre Haute, 5s, 1930,	5,000.00	5,000.00	5,350.00
Staten Island, 4½s, 1943,	12,000.00	12,000.00	12,000.00
Hereford, 4s, 1930,	10,000.00	10,000.00	10,400.00
Eastern of Minnesota, 4s, 1948,	10,000.00	10,000.00	10,400.00
N. Y. & Long Branch, 4s, 1941,	11,000.00	11,000.00	11,600.00
Chic. R. I. & Pac., 4s, 1988,	10,000.00	10,000.00	10,600.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,000.00
C. B. & Q., Ill. Div., 3½s, 1949,	10,000.00	9,500.00	9,700.00
Sioux City & Pacific, 3½s, 1936,	10,000.00	9,500.00	9,700.00
Chicago & Eastern Ill., 5s, 1937,	15,000.00	15,000.00	18,225.00
Burl., Ced. Rap. & No., 5s, 1934,	15,000.00	15,000.00	18,100.00
St. L. & I. Mt. & S. R. & G., 4s, 1933,	5,000.00	4,500.00	4,800.00
Term. R. R. Assn., St. L., 4s, 1953,	10,000.00	10,000.00	10,200.00
Totals, \$	251,000.00	247,500.00	265,135.00

BANK — 3

THE BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
50 shares Wind. Co. Nat., Danielson, \$	5,000.00	5,000.00	5,000.00
30 " First " Norwich,	3,000.00	3,000.00	2,400.00
100 " Thames " "	10,000.00	10,000.00	17,000.00
25 " Merchants " "	2,500.00	2,500.00	2,875.00
10 " First " Meriden,	1,000.00	1,000.00	2,000.00
7 " Home " "	700.00	700.00	900.00
5 " Second " New Haven,	500.00	500.00	1,000.00
35 " Merchants " "	1,750.00	1,750.00	2,275.00
10 " City " Danbury,	1,000.00	1,000.00	1,050.00
Totals, \$	25,450.00	25,450.00	34,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,959; total amount,	\$485,920.29
2	Number of depositors having \$1,000 and not over \$2,000,	284; total amount,	382,959.16
3	Number of depositors having over \$2,000 and not over \$10,000,	134; total amount,	436,671.75
4	Number of depositors having over \$10,000,	2; total amount,	21,016.08
5	Total number of depositors,	2,379; total deposits,	\$1,326,567.28
6	Largest amount due a single depositor,		10,612.08
7	Number of accounts opened during the past year, 218; number closed, 183; increase, 35.		
8	Amount deposited, including interest credited, during the past year,		205,141.10
9	Amount withdrawn during the past year,		140,530.70
10	Amount of increase,		64,610.40
11	Total of interest and profit and loss and rent accounts per last report,	\$15,355.73	
12	Amount of income received during the year,	61,865.17—	77,220.90
13	Total expenses, including salaries, during the year,	3,232.12	
14	State tax during the year,	2,857.16	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	3,337.50	
17	All other amounts charged off,	3,700.70	
18	Dividends, 2 per cent. paid Mar. 1, 1905; amount,	24,899.45	
	2 per cent. paid Sept. 1, 1905; amount,	25,501.55	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	13,692.42—	77,220.90
21	Amount of past-due paper at this time is		2,000.00
22	Amount of assets yielding no income the past year,		2,000.00
23	Loans on real estate— are they all first mortgages?		Yes

THE BROOKLYN SAVINGS BANK.—CONTINUED.

. MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	12,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	7,195.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.— President, John Waldo; Treasurer, Clarence A. Potter; Vice-President, J. Austin Williams; Directors or Trustees, Alfred Pray, William H. Burnham, Henry C. Atwood, Claramon Hunt, Frank H. Tillinghast, Charles Bragg, James M. Paine, J. Arthur Atwood, Louis S. Hayward.

THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATTWOOD, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$405,325.00	Whole amount of deposits, \$1,125,599.31	
Loans on collateral security, . . .	144,100.00	Surplus account, . . .	19,000.00
Loans on personal security only, . . .	6,500.00		
Town, city, and borough notes and orders, . . .	11,250.00		
Town, city, school district, and corporation bonds, . . .	33,278.00		
Railroad bonds, . . .	415,907.50		
Bank stocks in Connecticut, . . .	92,378.00		
Profit and loss, . . .	2,860.92		
Cash in banks, . . .	32,999.89		
Total assets, . . .	\$1,144,599.31	Total liabilities, . . .	\$1,144,599.31

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Britain, notes, . . . \$	11,250.00	11,250.00	11,250.00
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
Cleveland, Ohio, 4s, 1923, \$	10,000.00	10,000.00	10,300.00
Columbus, " 4s, 1924, . . .	5,000.00	5,000.00	5,000.00
Paterson, New Jersey, 4s, 1939, . . .	5,000.00	5,000.00	5,200.00
" " 4s, 1917, . . .	3,000.00	3,000.00	3,000.00
Borough of Groton, 4s, 1924, . . .	10,000.00	10,278.00	10,200.00
Totals, \$	33,000.00	33,278.00	33,700.00
RAILROAD BONDS.			
Chic., Mil. & St. Paul, 3½s, 1889, \$	15,000.00	14,250.00	14,250.00
Wis. & Minn. Division, 5s, 1921, . . .	10,000.00	11,500.00	11,500.00
Chic., R. I. & Pacific, 4s, 1888, . . .	20,000.00	20,000.00	20,800.00
Cent. R. R. of N. Jersey, 5s, 1887, . . .	20,000.00	25,950.00	26,800.00
St. P., Minn. & Man., 6s, 1933, . . .	30,000.00	39,000.00	41,400.00
" " " 4½s, 1933, . . .	25,000.00	27,500.00	28,250.00
Willmar & Sioux Falls, 5s, 1938, . . .	20,000.00	23,600.00	24,200.00
Chic., St. P., Minn. & O., 6s, 1930, . . .	50,000.00	67,500.00	68,500.00
Chic., St. L. & N. Orleans, 5s, 1951, . . .	30,000.00	37,500.00	37,200.00
Burl., Ced. Rap. & Nor., 5s, 1934, . . .	50,000.00	60,000.00	59,000.00

THE BURRITT SAVINGS BANK, NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic. & Eastern Illinois, 5s, 1937, \$	20,000.00	23,600.00	23,800.00
Minneapolis & St. Louis, 5s, 1934,	15,000.00	16,950.00	17,250.00
Louisville & Nash. Ufd., 4s, 1940,	20,000.00	20,000.00	20,600.00
St. L. Merch. Bridge, 5s, 1930,	7,000.00	8,057.50	8,000.00
Atlantic Coast Line, 4s, 1952,	10,000.00	10,000.00	10,100.00
N. Y., N. H. & H., 4s, 1955,	10,000.00	10,500.00	10,500.00
Totals, \$	352,000.00	415,907.50	422,150.00
BANK STOCKS.			
165 shares Mechanics Nat., New Britain, \$	16,500.00	24,705.00	29,700.00
77 " New Brit. " "	7,700.00	11,935.00	11,935.00
35 " Home " Meriden,	3,500.00	4,200.00	4,200.00
20 " Southington National,	2,000.00	2,000.00	2,000.00
20 " Aetna " Hartford,	2,000.00	3,100.00	3,800.00
20 " Deep River " "	2,000.00	1,900.00	2,200.00
10 " Hartford " "	1,000.00	1,250.00	1,300.00
10 " Thomaston " "	1,000.00	1,000.00	1,000.00
20 " City Bank, Hartford,	2,000.00	2,000.00	1,600.00
22 " Uncas " Norwich,	2,200.00	2,200.00	2,200.00
10 " Thames " " "	1,000.00	1,750.00	1,900.00
10 " City " S. Norwalk,	1,000.00	1,500.00	1,500.00
10 " First " Meriden,	1,000.00	2,000.00	1,900.00
20 " Yale " New Haven,	2,000.00	2,530.00	2,500.00
4 " Hurlbut, " Winsted,	400.00	600.00	600.00
20 " Middletown " "	1,500.00	2,000.00	2,030.00
10 " Torrington " "	1,000.00	1,000.00	1,080.00
10 " Connecticut " Bridgeport,	1,000.00	1,500.00	1,550.00
20 " Nat'l Commerce, New London,	2,000.00	3,100.00	2,900.00
20 " Nat'l Whaling, " "	500.00	1,200.00	900.00
10 " First National, Stamford,	1,000.00	2,250.00	2,000.00
10 " Union Bank, New London,	1,000.00	1,000.00	1,050.00
5 " M'n'rs National, Waterbury,	500.00	500.00	600.00
30 " Merchants " New Haven,	1,500.00	1,500.00	1,740.00
20 " Mystic River National,	1,000.00	1,200.00	1,240.00
20 " Waterbury " "	1,000.00	1,600.00	1,600.00
15 " Central " Norwalk,	1,500.00	1,500.00	1,500.00
10 " Fairfield Co. " " "	1,000.00	950.00	900.00
10 " Conn. L. & S. Dep. Co., Hfd.	1,000.00	2,250.00	2,150.00
10 " Charter Oak Nat., Hartford,	1,000.00	1,000.00	1,100.00
8 " American " "	400.00	608.00	552.00
35 " First Nat., Wallingford,	3,500.00	3,850.00	3,675.00
5 " Central Nat., Middletown,	375.00	400.00	385.00
20 " Stonington National,	2,000.00	2,300.00	2,300.00
Totals, \$	68,075.00	92,378.00	97,587.00

THE BURRITT SAVINGS BANK, NEW BRITAIN.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,652; total amount,	\$388,870.03
2	Number of depositors having \$1,000 and not over \$2,000,	304; total amount,	383,753.98
3	Number of depositors having over \$2,000 and not over \$10,000,	101; total amount,	342,971.46
4	Number of depositors having over \$10,000,	1; total amount,	10,003.84
5	Total number of depositors,	2,058; total deposits,	\$1,125,590.31
6	Largest amount due a single depositor,		10,003.84
7	Number of accounts opened during the past year, 473; number closed, 243; increase, 230.		
8	Amount deposited, including interest credited, during the past year,		386,245.14
9	Amount withdrawn during the past year,		209,261.73
10	Amount of increase,		176,983.41
11	Debit to profit and loss, per this report,	\$2,860.92	
12	Amount of income received during the year,	52,733.02—	55,593.94
13	Total expenses, including salaries, during the year,	2,735.83	
14	State tax during the year,	2,011.78	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	7,704.25	
17	All other amounts charged off,	668.46	
18	Dividends, 2 per cent. paid April 1, 1905; amount,	18,741.64	
	2 per cent. paid Oct. 2, 1905; amount,	20,331.98	
19	Net amount carried to surplus,	3,400.00—	55,593.94
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,600.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, January.		

OFFICERS.— President, L. H. Pease; Treasurer, W. E. Attwood; Directors or Trustees, W. L. Damon, Dennis Riordan, Ira E. Hicks, F. L. Hungerford, Isaac Porter, H. B. Boardman, W. E. Latham.

CANAAN SAVINGS BANK.

JOHN B. REED, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$43,617.45	Whole amount of deposits,	\$251,159.28
Loans on collateral security,	2,200.00	Surplus account, . . .	7,000.00
Loans on personal security only, . . .	7,364.61	Interest account, less current expenses and taxes paid, . . .	7,404.26
Town, city, and borough notes and orders, . .	5,400.00	Profit and loss account, .	2,638.43
Town, city, school district, and corporation bonds, .	75,000.00		
Railroad bonds, . . .	99,250.00		
Bank stocks in Connecticut,	2,500.00		
Bank stocks in other states,	1,500.00		
Banking house and fixtures,	8,000.00		
Premium account, . . .	7,823.75		
Cash in banks, . . .	14,473.83		
Cash in vault, . . .	1,072.33		
Total assets, . . .	\$268,201.97	Total liabilities, . . .	\$268,201.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of North Canaan, Conn., orders, \$	5,400.00	5,400.00	5,400.00
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
Birmingham, Conn., 4s, 1908, \$	5,000.00	5,000.00	5,050.00
Danbury, " 4s, 1905-11,	5,000.00	5,000.00	5,050.00
Middletown, " 3.65s, 1909,	2,000.00	2,000.00	2,000.00
Southington, " 4s, 1927,	2,000.00	2,000.00	2,100.00
North Canaan, " Opt. 3½s, 1921,	28,000.00	28,000.00	28,000.00
Worcester, Mass., 4s, 1938,	5,000.00	5,000.00	5,500.00
Newark, New Jersey, 4s, 1922,	5,000.00	5,000.00	5,300.00
Cleveland, Ohio, 4s, 1914,	5,000.00	5,000.00	5,100.00
" " 4s, 1919,	5,000.00	5,000.00	5,150.00
Columbus, " Opt. 1912, 4s, 1922,	3,000.00	3,000.00	3,050.00
Toledo, " 4s, 1914,	5,000.00	5,000.00	5,100.00
" " 4s, 1944,	5,000.00	5,000.00	5,300.00
Totals, \$	75,000.00	75,000.00	76,700.00

CANAAN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chic., R. I., & Pacific, 4s, 1988, \$	15,000.00	15,000.00	15,750.00
" " " 6s, 1917,	10,000.00	10,000.00	12,000.00
Chic. & Eastern Illinois, 5s, 1937,	10,000.00	10,000.00	11,800.00
Chic., Burl. & Quincy, 3½s, 1949,	10,000.00	9,700.00	9,600.00
Chic., Mil. & St. Paul, 4s, 1989,	10,000.00	10,000.00	11,000.00
Ill. Cen. (Louisville Div.) 3½s, 1953,	10,000.00	9,850.00	9,500.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,600.00
N. Y. Cent. & Hud. Riv., 3½s, 1997,	10,000.00	9,700.00	9,900.00
St. P., Minn. & Man., 4s, 1937,	10,000.00	10,000.00	10,300.00
New London Northern, 4s, 1910,	5,000.00	5,000.00	5,050.00
Totals, \$	100,000.00	99,250.00	104,500.00
BANK STOCKS.			
20 shares Nat. Iron, Falls Village, Ct. \$	2,000.00	2,000.00	2,000.00
5 " Conn. Nat. Bridgeport, "	500.00	500.00	750.00
5 " Citizens Cent. Nat., N.Y. City,	500.00	500.00	800.00
10 " Fourth " " "	1,000.00	1,000.00	2,100.00
Totals, \$	4,000.00	4,000.00	5,650.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	832; total amount,	\$158,237.50
2	Number of depositors having \$1,000 and not over \$2,000,	57; total amount,	73,289.10
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	19,632.68
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	896; total deposits,	\$251,159.28
6	Largest amount due a single depositor,		4,521.00
7	Number of accounts opened during the past year, 198; number closed, 122; increase, 76.		
8	Amount deposited, including interest credited, during the past year,		90,192.60
9	Amount withdrawn during the past year,		64,834.94
10	Amount of increase,		25,357.66
11	Total of interest and profit and loss and rent accounts per last report,	\$9,776.87	
12	Amount of income received during the year,	10,391.23—	20,168.10
13	Total expenses, including salaries, during the year,	1,012.90	
14	State tax during the year,	364.14	

CANAAN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

15	Town and City taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	\$338.50	
17	All other amounts charged off, . . .	399.69	
18	Dividends, 1¼ per cent. paid Oct. 1, 1904; amount, . . .	3,710.02	
	1¼ per cent. paid Apr. 1, 1905; amount, . . .	3,800.16	
19	Net amount carried to surplus, . . .	500.00	
20	Total of interest and profit and loss and rent accounts per this report, . . .	10,042.69—	20,168.10
21	Amount of past-due paper at this time is . . .		0
22	Amount of assets yielding no income the past year, . . .		1,500.00
23	Loans on real estate— are they all first mortgages? . . .		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		5,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		2,300.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .		1,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .		0
28	Net income from foreclosed real estate during the past year, . . .		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.		

OFFICERS.— President, George W. Cowdrey; Treasurer, John B. Reed; Directors or Trustees, George W. Cowdrey, John B. Reed, J. A. Underwood, George S. Fuller, George L. Parsons, George S. Dunning, N. L. Jackson, Fred. R. Collier, Henry D. Reed.

CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. CORT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,554,021.50	Whole amount of deposits, . . .	\$8,045,371.42
Loans on collateral security, . . .	186,635.00	Surplus account, . . .	250,000.00
Loans on personal security only, . . .	50,000.00	Interest account, less current expenses and taxes paid, . . .	15,346.61
Town, city, and borough notes and orders, . . .	41,000.00	Profit and loss account, . . .	151,367.45
School district notes and orders, . . .	47,480.00		
Town, city, school district, and corporation bonds, . . .	1,930,275.00		
Railroad bonds, . . .	4,339,612.50		
Bank stocks in Connecticut, . . .	20,000.00		
Bank stocks in other states, . . .	84,000.00		
Banking house, . . .	25,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	291.19		
Premium account, . . .	94,321.40		
Cash in banks, . . .	72,125.55		
Cash in vault, . . .	17,323.34		
Total assets, . . .	\$8,462,085.48	Total liabilities, . . .	\$8,462,085.48

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, Conn., . . . \$	10,000.00	10,000.00	10,000.00
" " Sprague, " . . .	14,000.00	14,000.00	14,000.00
City of Norwich, " . . .	17,000.00	17,000.00	17,000.00
Totals, \$	41,000.00	41,000.00	41,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Twelfth, Griswold, \$	24,500.00	24,500.00	24,500.00
Shetucket, Norwich, <i>et al.</i> , . . .	300.00	300.00	300.00
West Chelsea, Norwich, . . .	22,050.00	22,050.00	22,050.00
West Town Street, Norwich, . . .	630.00	630.00	630.00
Totals, \$	47,480.00	47,480.00	47,480.00

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DIST. & CORP. BONDS.			
City of Los Angeles, Cal., 4½s, 1918-32, \$	100,100.00	100,100.00	112,612.50
“ “ “ 4s, 1910-38,	31,175.00	31,175.00	32,733.75
“ Col. Spr'gs, Col., 4s, 1916,	30,000.00	30,000.00	30,000.00
“ “ “ 4s, 1916,	34,000.00	34,000.00	34,000.00
“ Pueblo, “ 5s, 1918,	100,000.00	100,000.00	111,000.00
Town of Bristol, Conn., 4s, 1927,	44,000.00	44,000.00	46,420.00
“ Colchester, “ 4s, 1910-34,	25,000.00	25,000.00	26,520.00
“ “ “ 3½s, 1933-55,	23,000.00	23,000.00	23,000.00
“ Essex, “ 3.65s, 1928,	21,000.00	21,000.00	21,210.00
“ Greenwich, “ 4s, 1912,	160,000.00	160,000.00	160,000.00
“ Old Saybrook, “ 4½s, 1914,	13,000.00	13,000.00	13,715.00
“ Vernon, “ 3s, 1906,	60,000.00	60,000.00	59,400.00
City of New Britain, “ 4s, 1932,	25,000.00	25,000.00	26,500.00
“ Rockville, “ 4s, 1927,	55,000.00	55,000.00	57,750.00
“ Chicago, Illinois, 4s, 1921,	100,000.00	100,000.00	103,500.00
“ Kansas City, Kan., 5s, 1928,	100,000.00	100,000.00	115,000.00
“ Duluth, Minn., 4s, 1921,	30,000.00	30,000.00	30,000.00
“ “ “ 4½s, 1922,	20,000.00	20,000.00	21,200.00
“ Omaha, Neb., 5s, 1912,	93,000.00	93,000.00	99,975.00
“ “ “ 5s, 1913,	35,000.00	35,000.00	37,800.00
“ So. Omaha, Neb., 5s, 1906-23,	48,000.00	48,000.00	49,440.00
“ “ “ 5s, 1924,	26,000.00	26,000.00	26,910.00
“ Hoboken, N. J., 4s, 1917,	10,000.00	10,000.00	10,225.00
“ “ “ 4s, 1918-26,	90,000.00	90,000.00	92,475.00
“ Paterson, “ 5s, 1915-17,	25,000.00	25,000.00	27,625.00
“ “ “ 4s, 1920,	25,000.00	25,000.00	25,500.00
“ “ “ 4s, 1939,	70,000.00	70,000.00	72,625.00
“ N.Y. (Gravesend) 5s, 1934,	8,000.00	8,000.00	9,840.00
“ Columbus, Ohio, 5s, 1913,	50,000.00	50,000.00	54,250.00
“ “ “ 4½s, 1921,	20,000.00	20,000.00	21,700.00
“ “ “ 4s, 1927,	50,000.00	50,000.00	51,750.00
“ “ “ 4s, 1945,	115,000.00	115,000.00	119,025.00
“ Lima, “ 4s, 1916-22,	50,000.00	50,000.00	50,000.00
“ Toledo, “ 4s, 1922,	27,000.00	27,000.00	27,675.00
“ “ “ 4s, 1925,	25,000.00	25,000.00	25,625.00
“ “ “ 4s, 1942,	7,000.00	7,000.00	7,175.00
“ Port. (Alb.) Ore., 6s, 1921,	10,000.00	10,000.00	12,450.00
“ Pawtucket, R. I., 4s, 1934,	20,000.00	20,000.00	20,800.00
“ “ “ 4s, 1937,	80,000.00	80,000.00	83,200.00
“ Oshkosh, Wis., 4s, 1918,	75,000.00	75,000.00	75,750.00
Totals, \$	1,930,275.00	1,930,275.00	2,026,376.25
RAILROAD BONDS.			
Atlantic Coast Line R. R., 4s, 1952, \$	100,000.00	100,000.00	101,750.00
Charleston & Savannah, 7s, 1936,	35,000.00	35,000.00	50,050.00
Chic., Burlington & Quincy:—			
Illinois Division, 3½s, 1949,	300,000.00	281,312.50	288,750.00

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	M V
RAILROAD BONDS.—CONTINUED.			
C., B. & Q., Illinois Div., 4s, 1949, \$	100,000.00	100,000.00	10
Nebraska Extension, 4s, 1927,	100,000.00	100,000.00	10
Chic. & Eastern Illinois, 5s, 1937,	300,000.00	300,000.00	36
Chic. & Ind. Coal Co., 5s, 1936,	26,000.00	26,000.00	3
Chic., Hammond & West., 6s, 1927,	30,000.00	30,000.00	3
Chic., Mil. & St. Paul, 4s, 1939,	350,000.00	350,000.00	38
Dakota & Gt. Southern, 5s, 1916,	20,000.00	20,000.00	2
Dubuque Division, 6s, 1920,	16,000.00	16,000.00	1
LaCrosse & Dav'port D., 5s, 1919,	25,000.00	25,000.00	2
Wisconsin Valley, 7s, 1909,	37,000.00	37,000.00	4
Chicago & Northwestern:—			
Ced. R. & Missouri Riv., 7s, 1916,	45,000.00	45,000.00	5
Chic., St. P., Minn. & O., 6s, 1930,	229,000.00	229,000.00	31
“ “ “ “ 3½s, 1930,	100,000.00	95,000.00	9
Madison Extension, 7s, 1911,	43,000.00	43,000.00	4
St. Paul & Sioux City, 6s, 1919,	52,000.00	52,000.00	6
Chic., R. I., & Pacific, 4s, 1938,	300,000.00	300,000.00	31
Burl., Ced. Rap. & Nor., 5s, 1934,	200,000.00	200,000.00	23
C. Rap., Ia. F. & N-W., 5s, 1921,	5,000.00	5,000.00	
Erie, Clev. & Mahoning V., 5s, 1938,	100,000.00	100,000.00	11
Buffalo, N. Y. & Erie, 7s, 1916,	50,000.00	50,000.00	6
Elmira State Line, 7s, 1905,	17,000.00	17,000.00	1
Goshen & Deckertown, 6s, 1928,	10,000.00	10,000.00	1
Newcastle & Chen. Val., 6s, 1917,	5,000.00	5,000.00	
Evansville & Terre Haute, 5s, 1930,	35,000.00	35,000.00	3
Gt. Nor., Eastern of Minn., 4s, 1948,	200,000.00	200,000.00	20
St. P., Minneap. & Man., 4½s, 1933,	150,000.00	150,000.00	17
“ “ “ “ 6s, 1933,	50,000.00	50,000.00	6
Dakota Extension, 6s, 1910,	140,000.00	140,000.00	15
Montana “ 4s, 1937,	50,000.00	50,000.00	5
Willmar & Sioux Falls, 5s, 1938,	100,000.00	100,000.00	12
Illinois Central, 3½s, 1951,	50,000.00	50,000.00	4
Chic., St. L. & New Or., 5s, 1951,	70,000.00	70,000.00	8
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	3
Joliet & Northern Indiana, 7s, 1907,	50,000.00	50,000.00	5
Louisville & Nash., Unified, 4s, 1940,	300,000.00	297,300.00	31
Mineral Range, 5s, 1931,	25,000.00	25,000.00	2
Minneapolis & St. Louis, 7s, 1910,	50,000.00	50,000.00	5
“ “ “ “ 5s, 1934,	45,000.00	45,000.00	5
Penna., Cleve. & Pittsburg, 4½s, 1942,	50,000.00	50,000.00	5
Southwest Pennsylvania, 7s, 1917,	56,000.00	56,000.00	7
Sunbury & Lewiston, 4s, 1936,	125,000.00	125,000.00	12
Terre Haute & Indianap., 5s, 1925,	100,000.00	100,000.00	10
Term. R.R. Assn. of St. L., 4s, 1953,	100,000.00	100,000.00	10
Totals,	\$ 4,366,000.00	4,339,612.50	4,854

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
200 shares Thames National, Norwich, \$	20,000.00	20,000.00	33,000.00
100 " Am. Exch. " New York,	10,000.00	10,000.00	27,600.00
53 " Citiz'ns Cen. " "	5,300.00	5,300.00	8,480.00
125 " Commerce " "	12,500.00	12,500.00	25,600.00
14 " Corn Exchange, " "	1,400.00	1,400.00	5,068.00
10 " First Nat. " "	1,000.00	1,000.00	7,300.00
120 " Fourth " "	12,000.00	12,000.00	25,200.00
180 " Hanover " "	18,000.00	18,000.00	90,000.00
30 " Importers & Tdrs. " "	3,000.00	3,000.00	17,400.00
100 " Merchants " "	5,000.00	5,000.00	8,750.00
100 " Merchants Exch. " "	5,000.00	5,000.00	8,600.00
90 " Nassau, " "	4,500.00	4,500.00	8,775.00
25 " New York N. B. A., " "	2,500.00	2,500.00	7,800.00
38 " National Park, " "	3,800.00	3,800.00	18,620.00
Totals, \$	104,000.00	104,000.00	291,893.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,163; total amount, \$2,067,070.24
2	Number of depositors having \$1,000 and not over \$2,000,	1,256; total amount, 1,719,620.16
3	Number of depositors having over \$2,000 and not over \$10,000,	930; total amount, 3,488,019.58
4	Number of depositors having over \$10,000,	56; total amount, 770,661.44
5	Total number of depositors,	10,405; total deposits, \$8,045,371.42
6	Largest amount due a single depositor,	20,000.00
7	Number of accounts opened during the past year, 1,327; number closed, 995; increase, 332.	
8	Amount deposited, including interest credited, during the past year,	1,433,387.09
9	Amount withdrawn during the past year,	1,119,125.52
10	Amount of increase,	314,261.57
11	Total of interest and profit and loss and rent accounts per last report,	\$161,270.09
12	Amount of income received during the year,	376,725.12— 537,995.21
13	Total expenses, including salaries, during the year,	16,140.18
14	State tax during the year,	17,959.68
15	Town and City taxes and assessments paid,	902.50
16	Net amount of premiums charged off,	10,000.00
17	All other amounts charged off,	18,244.35
18	Dividends, 2 per cent. paid Mar. 1, 1905; amount, 2 per cent. paid Sep. 1, 1905; amount,	152,453.71 155,580.73
19	Net amount carried to surplus,	0

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	Total of interest and profit and loss and rent accounts per this report,	\$166,714.06—\$537,995.21	
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	144,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	60,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in September.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in September.		

OFFICERS.—President, Edward Harland; Vice-Presidents, Frederick S. Camp, Henry H. Gallup, David A. Billings; Directors, George D. Coit, Wm. N. Blackstone, John C. Averill, Charles H. Preston, Charles E. Chandler, Winslow T. Williams, Arthur J. Dawley, Frank W. Browning, Henry G. Peck; Attorney, Wallace S. Allis; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman.

CHESTER SAVINGS BANK.

CHARLES E. SMITH, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$186,792.00	Whole amount of deposits, \$438,785.55	
Loans on collateral security, . . .	1,489.00	Surplus account, . . .	21,000.00
Loans on personal sec'y only, . . .	1,633.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	28,500.00	paid, . . .	3,542.51
Town, city, school district,			
and corporation bonds, . . .	55,983.73		
Railroad bonds, . . .	133,003.65		
Bank stocks in Connecticut, . . .	38,090.00		
Bank stocks in other states, . . .	1,200.00		
Real estate by foreclosure, . . .	538.30		
Banking house, . . .	6,000.00		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	26.94		
Cash in banks, . . .	7,699.99		
Cash in vault, . . .	2,371.45		
Total assets, . . .	\$463,328.06	Total liabilities, . . .	\$463,328.06

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, Conn., notes, . . . \$	26,000.00	26,000.00	26,000.00
Town of Killingworth, Conn., notes, . . .	2,500.00	2,500.00	2,500.00
Totals, \$	28,500.00	28,500.00	28,500.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City of Cleveland, Ohio, 4s, 1922, \$	5,000.00	5,000.00	5,250.00
" " Columbus, " 4s, 1920,	3,000.00	3,098.73	3,084.00
" " Col. Springs, Col., 4s, 1949.	8,000.00	7,885.00	8,480.00
" " Hamilton, Ohio, 4½s, 1920,	5,000.00	5,000.00	5,435.00
" " Kan. City, Kan., 6s, 1915,	5,000.00	5,000.00	5,820.00
" " Lexington, Ky., 4½s, 1920,	5,000.00	5,000.00	5,500.00
" " Paterson, N. J., 4s, 1949,	10,000.00	10,000.00	10,426.00

CHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
City of Portland, Ore., 4s, 1922, \$		5,000.00	5,000.00	5,650.00
“ “ “ “ 4s, 1928,		6,500.00	6,500.00	6,598.00
“ “ “ “ 4s, 1934,		3,000.00	3,000.00	3,095.00
Town of Windham, Ct., 4s, 1925,		500.00	500.00	518.00
Totals,	\$	56,000.00	55,983.73	59,856.00
RAILROAD BONDS.				
Baltimore & Harrisburg, 5s, 1936, \$		10,000.00	10,000.00	11,500.00
Buffalo & Susquehanna, 4s, 1951,		5,000.00	4,950.00	5,000.00
Cen. R. R. of New Jersey, 5s, 1987,		5,000.00	5,000.00	6,750.00
Chic. & Eastern Illinois, 5s, 1937,		10,000.00	10,500.00	12,200.00
Chic. & Indiana Coal, 5s, 1936,		10,000.00	10,500.00	12,000.00
Chic., Mil. & St. Paul:—				
Dubuque Division, 6s, 1920,		6,000.00	6,000.00	7,620.00
Chic. & Northwestern:—				
Menominee Extension, 7s, 1911,		3,000.00	3,000.00	3,450.00
General Mortgage, 6s, 1929,		3,000.00	3,000.00	3,540.00
Chic., R. I., & Pacific, 4s, 1988,		10,000.00	10,000.00	10,600.00
Conn. Ry. & Lighting Co., 4½s, 1951,		2,000.00	2,057.85	2,050.00
Elgin, Joliet & Eastern, 5s, 1941,		5,000.00	5,600.00	6,025.00
Eastern Ry. of Minn., 4s, 1948,		5,000.00	5,000.00	5,000.00
Long Island, 4s, 1932,		3,000.00	3,000.00	3,000.00
Louisville & Nashville, 4s, 1940,		5,000.00	5,000.00	5,250.00
Minneapolis & St. Louis, 5s, 1934,		5,000.00	5,500.00	5,900.00
“ “ “ “ 4s, 1949,		10,000.00	9,997.00	9,925.00
N. Y., N. H. & Hartford, 3½s, 1954,		5,000.00	4,800.00	4,825.00
Peoria & Pekin Union, 6s, 1921,		5,000.00	5,000.00	6,150.00
Potomac Valley, 5s, 1941,		5,000.00	5,000.00	5,900.00
St. Louis, Iron Mt. & So:—				
River & Gulf Division, 4s, 1933,		5,000.00	4,899.00	4,890.00
St. P., Minn. & Man., 6s, 1910,		5,000.00	5,000.00	5,600.00
Tuscarora Valley, 5s, 1917,		5,000.00	5,000.00	5,200.00
Willmar & Sioux Falls, 5s, 1938,		4,000.00	4,200.00	4,880.00
Totals,	\$	131,000.00	133,003.65	147,255.00
BANK STOCKS.				
20 shares Central National, Norwalk, \$		2,000.00	2,000.00	2,100.00
20 “ City “ Danbury,		2,000.00	2,000.00	2,000.00
80 “ Deep River “		8,000.00	8,000.00	9,120.00
40 “ Fairfield Co. Nat., Norwalk,		4,000.00	3,930.00	4,000.00
25 “ F. & M. Nat., Hartford,		2,500.00	3,000.00	2,925.00
40 “ First National, Middletown,		4,000.00	4,000.00	4,000.00

CHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
25 shares Home National, Meriden, \$	2,500.00	2,500.00	3,000.00
10 " Meriden " "	1,000.00	1,000.00	1,200.00
30 " Middlesex Co. Nat., Middletown,	3,000.00	2,960.00	2,340.00
60 " Nat'l Exchange, Hartford,	3,000.00	3,000.00	3,720.00
25 " Phoenix National, "	2,500.00	2,700.00	2,900.00
60 " Saybrook, Essex,	3,000.00	3,000.00	2,700.00
24 " Merchants Exchg. Nat., N. Y.,	1,200.00	1,200.00	2,000.00
Totals, \$	38,700.00	39,290.00	42,005.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	969; total amount,	\$175,241.64
2	Number of depositors having \$1,000 and not over \$2,000,	91; total amount,	120,794.92
3	Number of depositors having over \$2,000 and not over \$10,000,	39; total amount,	142,748.99
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,099; total deposits,	\$438,785.55
6	Largest amount due a single depositor,		7,428.44
7	Number of accounts opened during the past year, 100; number closed, 64; increase, 36.		
8	Amount deposited, including interest credited, during the past year,		85,217.78
9	Amount withdrawn during the past year,		49,878.16
10	Amount of increase,		35,339.62
11	Total of interest and profit and loss and rent accounts per last report,	\$2,806.20	
12	Amount of income received during the year,	25,287.37—	28,093.57
13	Total expenses, including salaries, during the year,	1,949.04	
14	State tax during the year,	700.20	
15	Town and City taxes and assessments paid,	74.25	
16	Net amount of premiums charged off,	3,404.80	
17	All other amounts charged off,	1,266.67	
18	Dividends, 2 per cent. paid Feb. 1, 1905; amount,	7,930.81	
	2 per cent. paid Aug. 1, 1905; amount,	8,225.29	
19	Net amount carried to surplus,	1,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	3,542.51—	28,093.57
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		3,000.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		4,500.00

CHESTER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	\$500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	1 1/4%
28	Net income from foreclosed real estate during the past year, . . .	37.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	

OFFICERS.—President, E. C. Hungerford; Treasurer, Charles E. Smith; Directors or Trustees, E. C. Hungerford, Julius Smith, S. W. Turner, C. N. Smith, Fisk Shailer, F. S. Smith, C. R. Marvin, William Bristol, Charles E. Smith.

CITIZENS SAVINGS BANK OF STAMFORD.

WALTER E. HOUGHTON, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,641,102.00	Whole amount of deposits, \$2,082,177.30
Loans on collateral security, 227,217.00	Surplus account, . . . 100,000.00
Loans on personal security only, . . . 55,437.00	Interest account, less current expenses and taxes paid, . . . 6,198.01
Town, city, and borough notes and orders, . . 33,700.00	Profit and loss account, . . 3,095.26
School dist. notes and orders, 12,200.00	
Town, city, school district, and corp. bonds, . . 90,000.00	
Railroad bonds, . . . 865,500.00	
Bank stocks in Connecticut, 77,000.00	
Real estate by foreclosure, 150.00	
Cash in banks, . . . 68,179.62	
Cash in vault, . . . 20,984.95	
Total assets, . . . \$3,091,470.57	Total liabilities, . . . \$3,091,470.57

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Stamford Town notes, \$	30,000.00	30,000.00	30,000.00
" City "	3,700.00	3,700.00	3,700.00
Totals, \$	33,700.00	33,700.00	33,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Sound Beach School District, . . \$	7,500.00	7,500.00	7,500.00
Noroton, Conn., " "	4,700.00	4,700.00	4,700.00
Totals, \$	12,200.00	12,200.00	12,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Borough of Groton, Conn., 4s, 1925, \$	20,000.00	20,000.00	20,000.00
Town of Stamford, " 4s, 1927, .	5,000.00	5,000.00	5,400.00
City of Cincinnati, Ohio, 7 3-10s, 1906, .	1,000.00	1,000.00	1,050.00
" " Paterson, N. J., 5s, 1911, .	14,000.00	14,000.00	15,120.00
" " New York, N. Y., 5s, 1915, .	20,000.00	20,000.00	22,600.00
" " " " 6s, 1905, .	10,000.00	10,000.00	10,000.00
" " Chicago, Ill., 4s, 1921, .	20,000.00	20,000.00	21,200.00
Totals, \$	90,000.00	90,000.00	95,970.00

CITIZENS SAVINGS BANK, STAMFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Peoria & Pekin Un., 1sts, 6s, 1921, \$	25,000.00	25,000.00	30,500.00
Beech Creek, 1sts, 4s, 1936,	50,000.00	50,000.00	53,000.00
N.Y., Lack. & Western 1sts, 6s, 1921,	20,000.00	20,000.00	26,000.00
Chicago, Rock Island & Pacific:—			
Firsts, reg., 6s, 1917,	30,000.00	30,000.00	36,900.00
General Coup., 4s, 1988,	50,000.00	50,000.00	53,000.00
Chic. & N. W., 1st cons., 7s, 1915,	25,000.00	25,000.00	32,000.00
Chic., St. P., Minn. & O., 6s, 1930,	25,000.00	25,000.00	34,500.00
" " " " 3½s, 1930,	50,000.00	47,500.00	46,500.00
Pitts., Ft. W. & Chic. 1sts, 7s, 1912,	10,000.00	10,000.00	12,700.00
Morris & Essex, 7s, 1914,	30,000.00	30,000.00	38,400.00
Minn. & St. L., 1st rfdg., 4s, 1949,	50,000.00	50,000.00	48,500.00
Chic., Mil. & St. Paul:—			
Chic. & Pac. West. Div., 5s, 1921,	75,000.00	75,000.00	87,000.00
General Series B, 3½s, 1989,	50,000.00	50,000.00	49,000.00
Chic. & Eastern Ill., 5s, 1937,	75,000.00	75,000.00	91,500.00
St. Paul, Minn. & Man.:—			
First Consolidated, 6s, 1933,	30,000.00	30,000.00	41,700.00
" " red. to 4½s, 1933,	50,000.00	50,000.00	57,000.00
Montana Extension, 4s, 1937,	50,000.00	50,000.00	52,000.00
Montana Central 1sts, 6s, 1937,	10,000.00	10,000.00	13,600.00
" " " 5s, 1937,	25,000.00	25,000.00	29,750.00
Burl., Ced. R. & Northern, 5s, 1934,	50,000.00	50,000.00	59,000.00
Atlantic C. Line 1st con., 4s, 1952,	20,000.00	20,000.00	20,400.00
N. Y., N. H. & Hartford:—			
Har. & Portchester Div., 4s, 1954,	25,000.00	25,000.00	26,750.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	20,000.00	19,000.00	19,400.00
Southern Indiana 1sts, 4s, 1951,	25,000.00	24,000.00	24,000.00
Totals, \$	870,000.00	865,500.00	983,100.00
BANK STOCKS.			
310 shares First Nat., Stamford, Conn., \$	31,000.00	31,000.00	71,300.00
150 " Stamford National,	15,000.00	15,000.00	22,500.00
20 " City National, S. Norwalk,	2,000.00	2,000.00	3,800.00
20 " National, Norwalk,	2,000.00	2,000.00	2,200.00
234 " Stamford Trust Company,	23,400.00	23,400.00	42,120.00
36 " Danbury National, Danbury,	3,600.00	3,600.00	3,600.00
Totals, \$	77,000.00	77,000.00	145,520.00

CITIZENS SAVINGS BANK, STAMFORD.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,720; total amount, \$1,184,089.16	
2	Number of depositors having \$1,000 and not over \$2,000,	618; total amount, 775,409.38	
3	Number of depositors having over \$2,000 and not over \$10,000,	250; total amount, 883,457.64	
4	Number of depositors having over \$10,000,	10; total amount, 139,221.12	
5	Total number of depositors,	5,598; total deposits, \$2,982,177.30	
6	Largest amount due a single depositor,	31,868.27	
7	Number of accounts opened during the past year, 1,220; number closed, 624; increase, 596.		
8	Amount deposited, including interest credited, during the past year,	840,156.58	
9	Amount withdrawn during the past year,	656,471.78	
10	Amount of increase,	183,684.80	
11	Total of interest and profit and loss and rent accounts per last report,	\$6,720.11	
12	Amount of income received during the year,	146,365.65—	153,085.76
13	Total expenses, including salaries, during the year,	10,062.89	
14	State tax during the year,	6,370.82	
15	Town and City taxes and assessments paid,	396.94	
16	Net amount of premiums charged off,	13,640.34	
17	All other amounts charged off—furniture and fixtures,	8,701.28	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount, 2 per cent. paid July 1, 1905; amount,	51,747.45 52,872.77	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	9,293.27—	153,085.76
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	8,250.00	
23	Loans on real estate—are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	40,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	19,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	29,701.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Thursday in July.		

OFFICERS.—President, William D. Smith; Treasurer, Walter E. Houghton; Directors or Trustees, William D. Smith, Edwin S. Holly, J. Franklin Wardwell, George E. Scofield, Walter M. Smith, Joseph G. Houghton, Walter E. Houghton.

* $\frac{3}{4}$ per cent. per annum on excess of \$1,000.

BANK COMMISSIONERS' REPORT.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLARD S. PLUMB, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$2,338,388.75	Whole amount of deposits,	\$5,354,156.28
Loans on collateral security,	259,875.00	Surplus account,	200,000.00
Loans on personal security only,	1,450.00	Interest account, less current expenses and taxes paid,	124,014.16
Town, city, school district, and corp. bonds,	858,500.00		
Railroad bonds,	1,666,000.00		
Bank stocks in Connecticut,	340,575.00		
Bank stocks in other states,	3,200.00		
Banking house,	35,000.00		
Cash in banks,	129,193.38		
Cash in vault,	45,988.31		
Total assets,	\$5,678,170.44	Total liabilities,	\$5,678,170.44

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Pueblo, Colorado,	4½s, 1918, \$	10,000.00	10,550.00
Bridgeport, Connecticut,	3½s, 1917,	2,000.00	2,000.00
"	3½s, 1918,	3,000.00	3,000.00
"	3½s, 1919,	3,000.00	3,000.00
"	3½s, 1920,	2,000.00	2,000.00
"	3½s, 1922,	2,000.00	2,000.00
"	3½s, 1923,	3,000.00	3,000.00
"	3½s, 1924,	3,000.00	3,000.00
"	3½s, 1925,	2,000.00	2,000.00
"	3½s, 1929,	3,000.00	3,000.00
"	3½s, 1930,	3,000.00	3,000.00
"	3½s, 1931,	3,000.00	3,000.00
"	3½s, 1932,	3,000.00	3,000.00
"	3½s, 1933,	3,000.00	3,000.00
"	3½s, 1934,	3,000.00	3,000.00
"	3½s, 1935,	3,000.00	3,000.00
"	3½s, 1936,	3,000.00	3,000.00
"	3½s, 1937,	1,000.00	1,000.00
"	5s, 1908,	5,000.00	5,125.00
Danbury,	3½s, 1932,	5,000.00	4,837.00
"	4s, 1907,	2,000.00	2,006.00
"	4s, 1911,	1,000.00	1,015.00
"	4s, 1920,	2,000.00	2,076.00
"	4s, 1923,	20,000.00	20,882.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.							
Greenwich,	Conn.,	4s,	1913,	\$	10,000.00	10,000.00	10,200.00
Huntington,	"	4s,	1917,		10,000.00	10,000.00	10,250.00
Milford,	"	4s,	1915,		15,000.00	15,000.00	15,337.00
New Britain,	"	4s,	1908,		9,000.00	9,000.00	9,069.00
"	"	4s,	1925,		19,000.00	19,000.00	20,039.00
"	"	4s,	1927,		7,000.00	7,000.00	7,410.00
"	"	4s,	1932,		15,000.00	15,000.00	16,008.00
New London,	"	4s,	1917,		5,000.00	5,000.00	5,175.00
"	"	4s,	1919,		5,000.00	5,000.00	5,200.00
Orange,	"	4s,	1916,		5,000.00	5,000.00	5,100.00
Waterbury,	"	3½s,	1917,		5,000.00	5,000.00	4,977.00
"	"	3½s,	1918,		10,000.00	10,000.00	9,951.00
"	"	3½s,	1919,		10,000.00	10,000.00	9,949.00
"	"	3½s,	1922,		5,000.00	5,000.00	4,970.00
"	"	3½s,	1923,		10,000.00	10,000.00	9,937.00
"	"	3½s,	1924,		10,000.00	10,000.00	9,934.00
"	"	4s,	1910,		5,000.00	5,000.00	5,083.00
"	"	4s,	1911,		500.00	500.00	510.00
"	"	4s,	1915,		2,500.00	2,500.00	2,598.00
"	"	4s,	1916,		500.00	500.00	518.00
Wilmington, Delaware,	"	4s,	1926,		15,000.00	15,000.00	15,631.00
"	"	4s,	1928,		10,000.00	10,000.00	10,449.00
Aurora, Illinois,	"	5s,	1914,		25,000.00	25,000.00	27,125.00
Jackson, Michigan,	"	4½s,	1913,		5,000.00	5,000.00	5,200.00
Port Huron,	"	4½s,	1924,		35,000.00	35,000.00	38,062.00
Saginaw,	"	4s,	1923,		25,000.00	25,000.00	25,750.00
Minneapolis, Minnesota,	"	4s,	1917,		25,000.00	25,000.00	25,445.00
"	"	4s,	1920,		25,000.00	25,000.00	25,540.00
St. Paul,	"	4s,	1920,		25,000.00	25,000.00	26,187.00
St. Louis, Missouri,	"	4s,	1912,		50,000.00	50,000.00	51,375.00
South Omaha, Nebraska,	"	4½s,	1924,		15,000.00	15,000.00	15,187.00
Omaha,	"	4s,	1933,		10,000.00	10,000.00	10,475.00
"	"	4½s,	1924,		20,000.00	20,000.00	20,784.00
"	"	4½s,	1934,		10,000.00	10,000.00	10,520.00
"	"	5s,	1908,		4,000.00	4,000.00	4,099.00
"	"	5s,	1913,		6,000.00	6,000.00	6,477.00
Atlantic City, New Jersey,	"	4s,	1912,		5,000.00	5,000.00	5,033.00
"	"	4s,	1913,		5,000.00	5,000.00	5,038.00
"	"	4s,	1915,		5,000.00	5,000.00	5,047.00
"	"	4s,	1916,		5,000.00	5,000.00	5,051.00
"	"	4s,	1917,		5,000.00	5,000.00	5,055.00
"	"	4s,	1920,		5,000.00	5,000.00	5,067.00
"	"	4s,	1921,		5,000.00	5,000.00	5,070.00
"	"	4s,	1938,		10,000.00	10,000.00	10,228.00
"	"	4½s,	1924,		25,000.00	25,000.00	26,875.00
Hoboken,	"	4s,	1917,		5,000.00	5,000.00	5,000.00
Paterson,	"	4s,	1924,		25,000.00	25,000.00	25,320.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Paterson, New Jersey, 4s, 1932, \$	10,000.00	10,000.00	10,162.00
" " 4½s, 1908,	15,000.00	15,000.00	15,150.00
New York, New York, 3½s, 1942,	25,000.00	25,000.00	25,250.00
Cincinnati, Ohio, 5s, 1930,	50,000.00	50,000.00	52,750.00
Columbus, " 4s, 1910,	35,000.00	35,000.00	35,322.00
" " 4s, 1933,	14,000.00	14,000.00	14,590.00
" " 4s, 1934,	20,000.00	20,000.00	20,862.00
" " 4½s, 1921,	1,000.00	1,000.00	1,080.00
Dayton, " 4s, 1916,	4,000.00	4,000.00	4,099.00
" " 4s, 1918,	15,000.00	15,000.00	15,433.00
" " 5s, 1916,	1,000.00	1,000.00	1,095.00
Pawtucket, Rhode Island, 4s, 1910,	5,000.00	5,000.00	5,037.00
" " 4s, 1936,	10,000.00	10,000.00	10,356.00
Totals, \$	858,500.00	858,500.00	885,970.00
RAILROAD BONDS.			
Boston & Maine:—			
Main Line, 4½s, 1944, \$	50,000.00	50,000.00	58,500.00
Cent. R.R. of N. Jersey, 5s, 1987,	50,000.00	50,000.00	66,250.00
Chic., Burl. & Quincy:—			
Illinois Division, 3½s, 1949,	50,000.00	50,000.00	47,500.00
Chicago Junction:—			
Chic., Ham. & West., 6s, 1927,	35,000.00	35,000.00	44,800.00
Chic., Mil. & St. Paul:—			
Wisconsin & Minnesota, 5s, 1921,	20,000.00	20,000.00	23,000.00
Chic., Rock Island & Pacific:—			
Burl., Ced. Rap. & Nor., 5s, 1934,	50,000.00	50,000.00	58,500.00
First Mortgage, 6s, 1917,	100,000.00	100,000.00	120,500.00
General Mortgage, gold, 4s, 1988,	25,000.00	25,000.00	26,250.00
Chic. & Eastern Illinois, 5s, 1937,	35,000.00	35,000.00	41,562.00
Chicago & Ind. Coal, 5s, 1936,	25,000.00	25,000.00	30,000.00
Chicago & Northwestern:—			
Ced. Rap. & Missouri R., 7s, 1916,	5,000.00	5,000.00	6,350.00
Chic., St. P., M. & O., 6s, 1930,	50,000.00	50,000.00	67,750.00
Madison Extension, 7s, 1911,	35,000.00	35,000.00	40,075.00
Northwestern Union, 7s, 1917,	15,000.00	15,000.00	19,350.00
Sioux City & Pacific, 3½s, 1936,	15,000.00	15,000.00	14,400.00
St. Paul & Sioux City, 6s, 1919,	20,000.00	20,000.00	24,200.00
Delaware & Hudson:—			
Pennsylvania Division, 7s, 1917,	45,000.00	45,000.00	59,625.00
Del., Lack. & Western:—			
N. Y., Lack. & Western, 6s, 1921,	25,000.00	25,000.00	31,500.00
Erie:—			
Cleve. & Mahoning Val., 5s, 1938,	18,000.00	18,000.00	21,600.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Great Northern System:—			
Montana Central 6s, 1937, \$	35,000.00	35,000.00	46,900.00
St. P., Minn. & Man., 4s, 1937,	25,000.00	25,000.00	25,500.00
" " " 4½s, 1933,	50,000.00	50,000.00	55,875.00
" " " 6s, 1933,	15,000.00	15,000.00	20,400.00
Illinois Central:—			
Chic., St. L. & New Or., 5s, 1951,	75,000.00	75,000.00	94,125.00
Main Line, 4s, 1951,	50,000.00	50,000.00	54,750.00
Middle Division, 5s, 1921,	56,000.00	56,000.00	63,280.00
Springfield Division, 3½s, 1951,	50,000.00	50,000.00	47,500.00
New York Central:—			
Kal., Allegan & G. Rap., 5s, 1938,	25,000.00	25,000.00	30,750.00
Michigan Central, 5s, 1931,	25,000.00	25,000.00	30,250.00
Michigan Central, 5s, 1939,	25,000.00	25,000.00	30,750.00
Refunding Mortgage, 3½s, 1997,	25,000.00	25,000.00	24,750.00
N. Y., N. Hav. & Hartford:—			
Danbury & Norwalk, 5s, 1920,	50,000.00	50,000.00	56,750.00
" " 5s, 1925,	2,000.00	2,000.00	2,330.00
Debenture, 3½s, 1947,	130,000.00	130,000.00	124,150.00
" 4s, 1914,	25,000.00	25,000.00	25,500.00
Housatonic, 5s, 1937,	35,000.00	35,000.00	42,962.00
New England, 5s, 1945,	50,000.00	50,000.00	63,000.00
New Haven & Derby, 5s, 1918,	25,000.00	25,000.00	28,125.00
N. Y., Prov. & Boston, 4s, 1942,	35,000.00	35,000.00	37,362.00
Pennsylvania:—			
Cleveland & Pittsburg, 4½s, 1942,	25,000.00	25,000.00	29,250.00
Long Island, 4s, 1932,	10,000.00	10,000.00	9,800.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	28,000.00
U. N. J. R. R. & C. Co., 4s, 1944,	100,000.00	100,000.00	110,000.00
West. Md.:—Potomac Val., 5s, 1941,	30,000.00	30,000.00	35,100.00
Totals, \$	1,666,000.00	1,666,000.00	1,918,871.00
BANK STOCKS.			
41 shares Ansonia National, Ansonia, \$	2,050.00	2,050.00	3,075.00
614 " Bridgeport " "	30,700.00	30,700.00	55,260.00
161 " City " Bridgeport,	16,100.00	16,100.00	24,150.00
178 " Connecticut " "	17,800.00	17,800.00	27,590.00
272 " First " "	27,200.00	27,200.00	51,680.00
26 " Pequonnock " "	2,600.00	2,600.00	3,900.00
104 " City " Danbury,	10,400.00	10,400.00	10,400.00
77 " Danbury " "	7,700.00	7,700.00	7,700.00
55 " Deep River " "	5,500.00	5,500.00	6,050.00
125 " Birmingham " Derby,	12,500.00	12,500.00	18,750.00
20 " National Iron, Falls Village,	2,000.00	2,000.00	2,000.00
100 " American National, Hartford,	5,000.00	5,000.00	6,900.00
50 " City " "	5,000.00	5,000.00	4,000.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
20 shares	Farmers & Mech. Nat., Hfd., \$	2,000.00	2,000.00	2,340.00
83 "	First National, "	8,300.00	8,300.00	10,790.00
86 "	Hartford "	8,600.00	8,600.00	11,180.00
21 "	National Exchange, "	1,050.00	1,050.00	1,260.00
44 "	Phoenix National, "	4,400.00	4,400.00	5,104.00
50 "	First " Litchfield,	5,000.00	5,000.00	5,000.00
78 "	First " Meriden,	7,800.00	7,800.00	14,820.00
66 "	Home " "	6,600.00	6,600.00	7,920.00
67 "	Meriden " "	6,700.00	6,700.00	7,035.00
51 "	Central " Middletown,	3,825.00	3,825.00	3,927.00
50 "	First " "	5,000.00	5,000.00	5,000.00
7 "	Middlesex County, "	700.00	700.00	630.00
110 "	Middletown National, "	8,250.00	8,250.00	11,550.00
32 "	New Britain " "	3,200.00	3,200.00	4,960.00
171 "	Merchants " New Haven,	8,550.00	8,550.00	9,918.00
40 "	National New Haven, "	4,000.00	4,000.00	7,200.00
76 "	National Tradesmen's, "	7,600.00	7,600.00	11,400.00
380 "	New Haven Co. Nat., "	3,800.00	3,800.00	5,700.00
157 "	Second National, "	15,700.00	15,700.00	29,045.00
53 "	Yale " "	5,300.00	5,300.00	6,625.00
25 "	Nat'l Bk. of Com., N. London,	2,500.00	2,500.00	3,625.00
170 "	Thames National, Norwich,	17,000.00	17,000.00	25,500.00
10 "	Southington National,	1,000.00	1,000.00	1,000.00
31 "	City National, So. Norwalk,	3,100.00	3,100.00	5,890.00
20 "	First " Stamford,	2,000.00	2,000.00	4,000.00
100 "	Stamford National, "	10,000.00	10,000.00	14,000.00
30 "	First National, Stonington,	3,000.00	3,000.00	3,450.00
10 "	Brooks National, Torrington,	1,000.00	1,000.00	1,500.00
25 "	First Nat., Wallingford,	2,500.00	2,500.00	2,625.00
100 "	Citizens " Waterbury,	10,000.00	10,000.00	13,000.00
61 "	Manufacturers Nat., "	6,100.00	6,100.00	7,320.00
309 "	Waterbury National, "	15,450.00	15,450.00	24,720.00
20 "	First National, Westport,	2,000.00	2,000.00	2,240.00
40 "	Hurlbut " Winsted,	4,000.00	4,000.00	6,000.00
32 "	Title Guar. & T. Co., N. York,	3,200.00	3,200.00	20,800.00
Totals, \$		343,775.00	343,775.00	518,529.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,414; total amount, \$2,281,856.34	
2	Number of depositors having \$1,000 and not over \$2,000,	1,469; total amount, 1,994,163.06	
3	Number of depositors having over \$2,000 and not over \$10,000,	431; total amount, 1,053,740.46	
4	Number of depositors having over \$10,000,	2; total amount, 24,396.40	
5	Total number of depositors,	11,316; total deposits, \$5,354,156.28	
6	Largest amount due a single depositor,		14,383.57
7	Number of accounts opened during the past year, 2,147; number closed, 1,651; increase, 496.		
8	Amount deposited, including interest credited, during the past year,		1,397,241.66
9	Amount withdrawn during the past year,		1,174,922.73
10	Amount of increase,		222,318.93
11	Total of interest and profit and loss and rent accounts per last report,	\$119,217.36	
12	Amount of income received during the year,	261,813.28—	381,030.64
13	Total expenses, including salaries, during the year,	11,606.37	
14	State tax during the year,	11,136.96	
15	Town and City taxes and assessments paid,	406.12	
16	Net amount of premiums charged off,	57,443.44	
17	All other amounts charged off,	961.61	
18	Dividends, 1½ per cent. paid Jan., 1905; amount, 1½ per cent. paid July, 1905; amount,	86,966.89 88,495.09	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	124,014.16—	381,030.64
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		65,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,450.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		50,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, David F. Hollister; Treasurer, Willard S. Plumb; Vice-Presidents, John M. Wheeler, Edward A. Lewis, Edwin Banks, Benjamin Fletcher; Trustees, George M. Baldwin, Edwin Banks, George K. Birdseye, C. B. Buckingham, Edward W. Button, Benjamin Fletcher, Theodore B. Ford, William T. Hinks, D. F. Hollister, Samuel W. Hubbell, William H. Kelsey, Edward A. Lewis, Willard S. Plumb, Frederick W. Read, John M. Wheeler.

CITY SAVINGS BANK, MERIDEN.

GEORGE M. LUCAS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$594,595.00	Whole amount of deposits, \$3,277,892.90	
Loans on collateral security, . . .	53,000.00	Surplus account, . . .	60,000.00
Town, city, and borough, . . .		Interest account, less current expenses and taxes paid, . . .	10,288.49
notes and orders, . . .	15,000.00	Profit and loss account, . . .	6,277.55
Town, city, school district, and corp. bonds, . . .	155,000.00	Rent account, . . .	39.91
Railroad bonds, . . .	2,370,650.00		
Bank stocks in Connecticut, . . .	93,700.00		
Bank stocks in other states, . . .	10,000.00		
Real estate by foreclosure, . . .	3,500.00		
Cash in banks, . . .	59,053.35		
Total assets, . . .	\$3,354,498.55	Total liabilities, . . .	\$3,354,498.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, notes, \$	15,000.00	15,000.00	15,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Meriden, Conn., 4s, 1911, \$	20,000.00	20,000.00	20,500.00
City of Meriden, " 4s, 1912, . . .	25,000.00	25,000.00	25,700.00
Town of Meriden, " 3½s, 1921, . . .	25,000.00	25,000.00	25,000.00
City of Danbury, " 4s, 1920, . . .	10,000.00	10,000.00	10,500.00
Bor. of Wallingford, " 4s, 1923, . . .	20,000.00	20,000.00	21,300.00
City of New Britain, " 4s, 1927, . . .	30,000.00	30,000.00	32,200.00
Town of Ridgefield, " 3½s, 1927, . . .	25,000.00	25,000.00	25,000.00
Totals, \$	155,000.00	155,000.00	160,200.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Menominee Division, 7s, 1911, \$	25,000.00	28,800.00	29,300.00
Chic. Mil. & St. P. Term'l, 5s, 1914, . . .	50,000.00	53,500.00	54,700.00
Morris & Essex, 7s, 1914, . . .	25,000.00	30,000.00	31,100.00
" " 7s, 1915, . . .	75,000.00	93,200.00	95,100.00
Chic. & Northwestern, 7s, 1915, . . .	25,000.00	31,000.00	31,700.00
Northwestern Union, 7s, 1917, . . .	25,000.00	30,000.00	32,800.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chic., R. I. & Pacific,	6s, 1917, \$	50,000.00	59,000.00	60,800.00
Delaware & Hudson,	7s, 1917,	25,000.00	32,000.00	32,800.00
Ia. Falls & Sioux City,	7s, 1917,	25,000.00	30,000.00	32,800.00
McKeesport & Belle Vernon,	6s, 1918,	50,000.00	60,000.00	61,500.00
New Haven & Derby,	5s, 1918,	25,000.00	27,000.00	28,200.00
Danbury & Norwalk,	5s, 1920,	25,000.00	25,000.00	28,500.00
Evans., T. Haute & Chic.,	6s, 1920,	20,000.00	24,500.00	25,100.00
Chicago, Mil. & St. Paul:—				
Dubuque Division,	6s, 1920,	25,000.00	30,500.00	31,400.00
Chic. & P. W. Division,	5s, 1921,	50,000.00	56,000.00	57,400.00
N. Y., Lack. & Western,	6s, 1921,	75,000.00	94,000.00	95,100.00
Louisville & Nashville:—				
St. Louis Division,	6s, 1921,	29,000.00	34,600.00	36,800.00
Peoria & Pekin Union,	6s, 1921,	50,000.00	62,000.00	63,400.00
Rensselaer & Saratoga,	7s, 1921,	50,000.00	70,000.00	70,000.00
Ced. Rap., Ia. Falls & N.W.,	5s, 1921,	25,000.00	28,400.00	28,700.00
Terre Haute & Ind.,	5s, 1925,	25,000.00	25,000.00	29,300.00
Chic., St. P., Minn. & O.,	6s, 1930,	50,000.00	66,000.00	68,100.00
Louisville & Nashville,	6s, 1930,	50,000.00	58,000.00	68,100.00
Michigan Central,	5s, 1931,	25,000.00	28,000.00	30,100.00
Long Island,	4s, 1932,	20,000.00	20,000.00	20,800.00
Chic. & Western Indiana,	6s, 1932,	50,000.00	57,000.00	69,000.00
Pitts., McKeesp't & Yough.,	6s, 1932,	50,000.00	65,000.00	69,000.00
St. Paul Minn. & Man.,	4½s, 1933,	100,000.00	109,000.00	112,900.00
St. Louis, Iron Mt. & So.:—				
River & Gulf Division,	4s, 1933,	25,000.00	23,750.00	23,750.00
Burl., Ced. Rap. & No.,	5s, 1934,	100,000.00	115,000.00	122,000.00
Minneapolis & St. Louis,	5s, 1934,	25,000.00	30,000.00	30,500.00
Chicago & Indiana Coal,	5s, 1936,	25,000.00	30,000.00	30,700.00
Chicago & Eastern Illinois,	5s, 1937,	100,000.00	116,000.00	123,200.00
Housatonic,	5s, 1937,	50,000.00	64,400.00	64,400.00
Montana Central,	6s, 1937,	25,000.00	33,000.00	35,400.00
Cleveland & Mah. Valley,	5s, 1938,	50,000.00	56,000.00	61,700.00
Willmar & Sioux Falls,	5s, 1938,	50,000.00	59,000.00	61,700.00
Michigan Central:—				
Kalamazoo & S. H. Div.,	5s, 1939,	25,000.00	30,000.00	30,900.00
Erie & Pittsburgh,	3½s, 1940,	25,000.00	25,000.00	25,000.00
Cleveland & Pittsburgh,	4½s, 1942,	25,000.00	30,000.00	30,000.00
Clearfield & Mahoning,	5s, 1943,	25,000.00	30,000.00	31,300.00
N. Y., N. H. & Hartford,	4s, 1947,	50,000.00	55,500.00	55,500.00
Chic., St. Louis & New Or.,	5s, 1951,	100,000.00	126,000.00	127,300.00
Conn. Ry. & Lighting Co.,	4½s, 1951,	25,000.00	25,000.00	25,400.00
Southern Indiana,	4s, 1951,	30,000.00	28,500.00	28,500.00
Atlantic Coast Line,	4s, 1952,	50,000.00	50,000.00	50,800.00
Central of New Jersey,	5s, 1957,	50,000.00	66,000.00	66,000.00
Chic., Mil. & St. Paul,	3½s, 1959,	50,000.00	50,000.00	50,000.00
Totals,		\$ 2,024,000.00	2,370,650.00	2,468,550.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

MISCELLANEOUS ITEMS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
200 shares First National, Meriden, \$	20,000.00	20,000.00	40,000.00
200 " Home " "	20,000.00	20,000.00	24,000.00
82 " Meriden " "	8,200.00	8,200.00	9,020.00
162 " National Bank of Norwalk,	16,200.00	16,200.00	17,820.00
20 " Fairfield Co. Nat., "	2,000.00	2,000.00	2,000.00
104 " Second Nat., New Haven,	10,400.00	10,400.00	20,800.00
70 " Merchants Nat., "	3,500.00	3,100.00	4,025.00
3 " First Nat., Middletown,	300.00	300.00	300.00
60 " Southington National,	6,000.00	6,000.00	6,000.00
50 " Mechanics Nat., New Britain,	5,000.00	5,000.00	8,500.00
25 " New Britain National,	2,500.00	2,500.00	4,000.00
200 " Merchants Exchg., New York,	10,000.00	10,000.00	15,000.00
Totals, \$	104,100.00	103,700.00	151,465.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,289; total amount, \$1,007,037.18
2	Number of depositors having \$1,000 and not over \$2,000,	581; total amount, 777,423.19
3	Number of depositors having over \$2,000 and not over \$10,000,	388; total amount, 1,364,779.83
4	Number of depositors having over \$10,000,	8; total amount, 128,652.70
5	Total number of depositors,	5,266; total deposits, \$3,277,892.90
6	Largest amount due a single depositor,	21,015.42
7	Number of accounts opened during the past year, 794; number closed, 565; increase, 229.	
8	Amount deposited, including interest credited, during the past year,	723,081.94
9	Amount withdrawn during the past year,	411,370.31
10	Amount of increase,	311,711.63
11	Total of interest and profit and loss and rent accounts per last report,	\$23,530.34
12	Amount of income received during the year,	144,336.37— 167,866.71
13	Total expenses, including salaries, during the year,	4,662.50
14	State tax during the year,	6,826.65
15	Town and City taxes and assessments paid,	58.10
16	Net amount of premiums charged off,	20,102.50
17	All other amounts charged off,	0
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount, 2 per cent. paid July 1, 1905; amount,	58,261.39 61,349.62
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	16,605.95— 167,866.71

CITY SAVINGS BANK, MERIDEN.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$70,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	17,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	

OFFICERS.— President, Charles L. Rockwell; Treasurer, George M. Lucas; Directors or Trustees, Charles L. Rockwell, Seth J. Hall, Charles L. Upham, John C. Byrbee, Charles F. Linsley, John Tait, C. P. Bradley, N. L. Bradley, Dexter W. Parker, Ratcliffe Hicks, H. L. Schleiter, James H. White, Gilbert Rogers, Wm. H. Lyon.

CITY SAVINGS BANK OF MIDDLETOWN.

WALTER C. JONES, Treasurer.

INCORPORATED, 1903.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$10,837.50	Whole amount of deposits, .	\$15,296.99
Loans on collateral security, . .	1,550.00	Surplus account,	150.00
Railroad bonds,	960.00	Interest account, less current	
Cash in banks,	2,440.07	expenses and taxes paid, . .	340.58
Total assets,	\$15,787.57	Total liabilities,	\$15,787.57

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
St. Louis, Iron Mountain & Southern, River & Gulf Div., 4s, 1933, \$	1,000.00	960.00	970.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	67; total amount,	\$6,989.00
2	Number of depositors having \$1,000 and not over \$2,000,	7; total amount,	8,307.99
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	74; total deposits,	\$15,296.99
6	Largest amount due a single depositor,		1,765.55
7	Number of accounts opened during the past year, 33; number closed, 12; increase, 21.		
8	Amount deposited, including interest credited, during the past year,		13,409.53
9	Amount withdrawn during the past year,		5,565.68
10	Amount of increase,		7,843.85
11	Total of interest and profit and loss and rent accounts per last report,	\$217.24	
12	Amount of income received during the year,	592.95—	810.19
13	Total expenses, including salaries, during the year,	0	
14	State tax during the year,	1.00	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	16.25	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Nov. 30, 1904; amount,	112.18	
	2 per cent. paid May 31, 1905; amount,	190.18	

CITY SAVINGS BANK OF MIDDLETOWN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount carried to surplus,	\$150.00	
20	Total of interest and profit and loss and rent ac- counts per this report,	340.58—	\$810.19
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	2,500.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	600.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in February.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in February.		

OFFICERS.— President, Frederick Babcock; Treasurer, Walter C. Jones; Directors or Trustees, Frederick Babcock, Charles W. Bevin, Walter C. Jones, Elmer G. Derby, Charles E. Bacon, Otis A. Smith, Henry Davis, Orlando Burr, George I. Allen, Isaac Spear, Richard Davis, John L. Fisk, William Mylchreest, Frederick P. Burr, James Longworth.

COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$759,360.00	Whole amount of deposits, \$857,082.03
Loans on collateral security, . . . 9,900.00	Surplus account, . . . 95,427.55
Loans on personal security only, . . . 47,884.52	Interest account, less current expenses and taxes paid, . . . 5,737.45
Town, city, and borough notes and orders, . . . 7,000.00	
School district notes and orders, . . . 500.00	
Bank stocks in Connecticut, . . . 27,350.00	
Real estate by foreclosure, . . . 16,110.14	
Banking house, . . . 5,000.00	
Cash in banks, . . . 62,906.75	
Cash in vault, . . . 22,235.62	
Total assets, . . . \$958,247.03	Total liabilities, . . . \$958,247.03

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Canton, order, . . . \$	7,000.00	7,000.00	7,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Burlington, 9th School District, Conn., \$	500.00	500.00	500.00
BANK STOCKS.			
100 shares New Haven County Nat., \$	1,000.00	1,000.00	1,500.00
12 " Yale National, New Haven,	1,200.00	1,200.00	1,500.00
133 " National Exchange, Hartford,	6,650.00	6,650.00	7,980.00
4 " Phoenix National, "	400.00	400.00	464.00
5 " Farm. & Mech's Nat., "	500.00	500.00	585.00
42 " First National, Rockville,	4,200.00	4,200.00	4,410.00
40 " Rockville National, "	4,000.00	4,000.00	4,200.00
15 " First National, Norwich,	1,500.00	1,500.00	1,125.00
16 " Uncas " "	1,600.00	1,600.00	1,600.00
38 " Southington National,	3,800.00	3,800.00	3,800.00
5 " Citizens " Waterbury.	500.00	500.00	650.00
5 " Waterbury " "	250.00	250.00	400.00
10 " First National, Portland,	1,000.00	1,000.00	1,000.00
15 " Mystic River National, Mystic.	750.00	750.00	930.00
Totals, \$	27,350.00	27,350.00	30,144.00

COLLINSVILLE SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,594; total amount,	\$303,886.58
2	Number of depositors having \$1,000 and not over \$2,000,	170; total amount,	229,626.76
3	Number of depositors having over \$2,000 and not over \$10,000,	78; total amount,	301,327.50
4	Number of depositors having over \$10,000,	2; total amount,	22,241.19
5	Total number of depositors,	1,844; total deposits,	\$857,082.03
6	Largest amount due a single depositor,		11,197.61
7	Number of accounts opened during the past year, 198; number closed, 154; increase, 44.		
8	Amount deposited, including interest credited, during the past year,		155,677.04
9	Amount withdrawn during the past year,		123,316.85
10	Amount of increase,		32,360.19
11	Total of interest and profit and loss and rent accounts per last report,	\$3,987.22	
12	Amount of income received during the year,	46,903.33—	50,890.55
13	Total expenses, including salaries, during the year,	3,891.90	
14	State tax during the year,	1,270.04	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	16.25	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	16,044.46	
	2 per cent. paid July 1, 1905; amount,	16,427.76	
19	Net amount carried to surplus,	7,518.95	
20	Total of interest and profit and loss and rent accounts per this report,	5,737.45—	50,890.55
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		51,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		12,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.		

OFFICERS.—President, J. B. Lougee; Treasurer, John D. Andrews; Directors or Trustees, J. B. Lougee, John D. Andrews, Wm. H. Parmelee, F. M. Mills, T. A. Alderman, John C. Aldrich, C. A. Farnham, B. O. Higley, Walter Reed, E. W. Fancher, Isaac Barnes.

CONNECTICUT SAVINGS BANK OF NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$2,926,375.00	Whole amount of deposits, \$9,289,144.36
Loans on collateral security, 724,870.00	Surplus account, . . . 667,261.23
Loans on personal security only, . . . 800.00	Interest account, less current expenses and taxes paid, . . . 43,978.72
Town, city, and borough notes and orders, . . . 7,000.00	Profit and loss account, . . . 2,900.05
School district notes and orders, 6,000.00	
State bonds, 110,000.00	
Town, city, school district, and corp. bonds, . . . 2,182,750.00	
Railroad bonds, . . . 3,480,000.00	
Railroad stocks, . . . 62,500.00	
Bank stocks in Connecticut, 92,250.00	
Bank stocks in other states, 57,400.00	
Real estate by foreclosure, 6,128.96	
Banking house 75,000.00	
Cash in banks, 128,314.39	
Cash in vault, 143,896.01	
Total assets, . . . \$10,003,284.36	Total liabilities, . . . \$10,003,284.36

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Massachusetts, 3½s, 1938-40, \$	60,000.00	60,000.00	62,850.00
" " Connecticut, 3s, 1910,	50,000.00	50,000.00	50,000.00
Totals, \$	110,000.00	110,000.00	112,850.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Saybrook, \$	1,000.00	1,000.00	1,000.00
Borough of West Haven,	6,000.00	6,000.00	6,000.00
Totals, \$	7,000.00	7,000.00	7,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Westville School District, . . . \$	6,000.00	6,000.00	6,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
100 shares Pitts., Ft. Wayne & Chic., \$	10,000.00	10,000.00	18,000.00
275 " N. Y., N. H. & Hartford,	27,500.00	27,500.00	55,000.00
250 " Chic., Mil. & St. Paul,	25,000.00	25,000.00	46,500.00
Totals, \$	62,500.00	62,500.00	119,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Boston, Mass., 4s, 1912-13, \$	10,000.00	10,000.00	10,300.00
Camden, N. J., 4s, 1926,	20,000.00	20,000.00	21,400.00
Chicago, Ill., 4s, 1921,	25,000.00	25,000.00	25,687.00
Cincinnati, Ohio, 5s, 1910-30,	50,000.00	50,000.00	52,650.00
" " 6s, 1906,	52,000.00	52,000.00	53,270.00
" " 7 3-10s, 1909,	5,000.00	5,000.00	5,075.00
Cleveland, " 4s, 1915-33,	40,000.00	40,000.00	40,937.00
Columbus, " 4s, 1906-10,	31,000.00	31,000.00	31,120.00
" " 5s, 1906-10,	42,000.00	42,000.00	43,035.00
Dayton, " 5s, 1914-19,	15,000.00	15,000.00	16,650.00
Davenport, Iowa, 4½s, 1909,	60,000.00	60,000.00	60,990.00
Denver, Colo., 5s, 1919,	100,000.00	100,000.00	112,000.00
Hoboken, N. J., 4½s, 1907,	13,000.00	13,000.00	13,117.00
Jackson, Mich., 5s, 1907,	45,000.00	45,000.00	45,810.00
Joliet, Ill., 4½s, 1914,	25,000.00	25,000.00	26,085.00
Kansas City, Mo., 4s, 1910-24,	85,000.00	85,000.00	88,625.00
" " 4½s, 1915,	50,000.00	50,000.00	53,625.00
La Crosse, Wis., 3½s, 1920,	42,000.00	42,000.00	40,740.00
Los Angeles, Cal., 4s, 1906-37,	24,000.00	24,000.00	24,420.00
" " 4½s, 1906-28,	10,250.00	10,250.00	11,000.00
Louisville, Ky., 5s, 1911,	10,000.00	10,000.00	10,675.00
Milwaukee, Wis., 3½s, 1906-22,	42,500.00	42,500.00	42,200.00
" " 5s, 1906-15,	17,000.00	17,000.00	17,480.00
Minneapolis, Minn., 4½s, 1913-22,	21,000.00	21,000.00	22,995.00
Muskegon, Mich., 5s, 1907-15,	40,000.00	40,000.00	42,200.00
New York, N. Y., 3½s, 954,	25,000.00	25,000.00	25,175.00
Omaha, Neb., 4s, 1906,	5,000.00	5,000.00	5,000.00
" " 4½s, 1906-24,	87,000.00	87,000.00	88,867.00
" " 5s, 1907-11,	15,000.00	15,000.00	15,618.00
Paterson, N. J., 4s, 1917-39,	45,000.00	45,000.00	45,787.00
" " 4½s, 1906-10,	50,000.00	50,000.00	50,250.00
" " 5s, 1912-19,	8,000.00	8,000.00	8,720.00
Portland, Ore., 5s, 1928,	50,000.00	50,000.00	58,500.00
Portland, Me., 6s, 1907,	10,000.00	10,000.00	10,350.00
Providence, R. I., 4s, 1927,	21,000.00	21,000.00	22,732.00
Pittsburg, Pa., 4s, 1910-25,	15,000.00	15,000.00	15,300.00
St. Paul, Minn., 4s, 1912,	5,000.00	5,000.00	5,143.00
" " 4½s, 1917-19,	40,000.00	40,000.00	44,000.00
" " 5s, 1915,	45,000.00	45,000.00	50,310.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.						
San Diego, Cal.,	4½s,	1914-17,	\$	25,000.00	25,000.00	25,500.00
San Jose, "	4½s,	1906-37,		32,000.00	32,000.00	32,640.00
Scranton, Pa.,	4s,	1910,		5,000.00	5,000.00	5,065.00
Springfield, Ill.,	3½s,	1920,		40,000.00	40,000.00	39,800.00
Toledo, Ohio,	3½s,	1920-21,		25,000.00	25,000.00	24,125.00
" "	4s,	1914-19,		30,000.00	30,000.00	30,600.00
" "	4½s,	1914,		20,000.00	20,000.00	20,575.00
Trenton, N. J.,	3½s,	1929,		25,000.00	25,000.00	25,000.00
Wilkesbarre, Pa.,	4½s,	1917-27,		60,000.00	60,000.00	66,750.00
Wilmington, Del.,	4s,	1924-28,		50,000.00	50,000.00	52,125.00
Zanesville, Ohio.,	5s,	1913,		25,000.00	25,000.00	26,937.00
Ansonia, Conn.,	4s,	1905-15,		20,000.00	20,000.00	20,400.00
Branford, "	4s,	1906-09,		8,000.00	8,000.00	8,000.00
Bridgeport, Conn.,	4s,	1924,		65,000.00	65,000.00	69,225.00
Bristol, "	4s,	1927,		4,000.00	4,000.00	4,170.00
Canton, "	4s,	1923,		10,000.00	10,000.00	10,250.00
Danbury, "	4s,	1910-12,		10,000.00	10,000.00	10,125.00
Derby, "	4s,	1914,		25,000.00	25,000.00	25,562.00
Essex, "	4s,	1906-07,		2,000.00	2,000.00	2,000.00
Groton, "	4s,	1906-15,		35,000.00	35,000.00	35,000.00
Hartford, "	3½s,	1931,		20,000.00	20,000.00	19,500.00
Huntington, "	4s,	1917,		25,000.00	25,000.00	25,750.00
Madison, "	4s,	1907,		10,000.00	10,000.00	10,000.00
Middletown, "	4s,	1910,		3,000.00	3,000.00	3,060.00
New Britain, "	4s,	1906-27,		40,000.00	40,000.00	41,200.00
New Canaan, "	3½s,	1929,		20,000.00	20,000.00	19,400.00
New Haven, "	3½s,	1909-19,		12,000.00	12,000.00	12,105.00
" "	4s,	1909-28,		2,000.00	2,000.00	2,065.00
Norwalk, "	3½s,	1918,		20,000.00	20,000.00	19,700.00
Orange, "	4s,	1916-25,		50,000.00	50,000.00	51,625.00
Preston, "	4s,	1906,		25,000.00	25,000.00	25,000.00
Roxbury, "	4s,	1908-25,		18,000.00	18,000.00	18,540.00
Southbury, "	4s,	1909,		7,000.00	7,000.00	7,000.00
Wallingford, "	4s,	1923,		50,000.00	50,000.00	50,000.00
Washington, "	4s,	1906-16,		22,000.00	22,000.00	22,165.00
Waterbury, "	4s,	1910,		17,000.00	17,000.00	17,255.00
Watertown, "	4s,	1914,		30,000.00	30,000.00	30,450.00
Totals,			\$	2,182,750.00	2,182,750.00	2,266,402.00
RAILROAD BONDS.						
N. Y., N. H. & Hartford:—						
H. Riv. & Portchester,	4s,	1911,	\$	115,000.00	115,000.00	119,025.00
" "	4s,	1954,		100,000.00	100,000.00	106,500.00
Housatonic,	5s,	1937,		26,000.00	26,000.00	31,850.00
New England,	5s,	1945,		30,000.00	30,000.00	37,650.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
N. Y., N. H. & Hartford:—				
New Haven & Derby, 5s, 1918,	\$	18,000.00	18,000.00	20,160.00
N.H. & Northampton, 5s, 1911,		54,000.00	54,000.00	57,105.00
N.Y., Prov. & Boston, 4s, 1942,		29,000.00	29,000.00	31,030.00
Prov. & Worcester, 4s, 1947,		50,000.00	50,000.00	53,750.00
New London Northern, 4s, 1910,		50,000.00	50,000.00	50,375.00
Maine Central, 4s, 1912,		35,000.00	35,000.00	35,437.00
N. Y. C. & Hud. Riv., 3½s, 1907,		75,000.00	72,000.00	73,875.00
L. S. & Mich. So., 3½s, 1907,		50,000.00	50,000.00	49,500.00
Beech Creek, 4s, 1936,		36,000.00	36,000.00	38,160.00
Mahoning Coal, 5s, 1934,		30,000.00	30,000.00	36,525.00
McK'sport & Belle V., 6s, 1918,		20,000.00	20,000.00	23,900.00
Pitts., M'K. & Yough., 6s, 1932,		54,000.00	54,000.00	74,250.00
Michigan Central, 5s, 1931,		74,000.00	74,000.00	89,540.00
D. & H. Co., Pa. Div., 7s, 1917,		50,000.00	50,000.00	66,250.00
Albany & S'quehanna, 6s, 1906,		50,000.00	50,000.00	50,250.00
Rens. & Saratoga, 7s, 1921,		100,000.00	100,000.00	137,250.00
Del., Lack. & Western:—				
First Con. Mortgage, 7s, 1907,		24,000.00	24,000.00	25,200.00
Bangor & Portland, 6s, 1930-32,		8,000.00	8,000.00	10,120.00
Morris & Essex, 7s, 1914,		100,000.00	100,000.00	123,500.00
N. Y., Lack. & West. 6s, 1921,		107,000.00	107,000.00	134,820.00
Pennsylvania R. R. Company:—				
U. N. J. Rd. & C. Co., 4s, 1923,		5,000.00	5,000.00	5,250.00
" " " " " 4s, 1929,		18,000.00	18,000.00	19,125.00
" " " " " 4s, 1944,		25,000.00	25,000.00	27,500.00
River Front, 4½s, 1912,		10,000.00	10,000.00	10,273.00
Pitts., Young. & Ash., 5s, 1927,		33,000.00	33,000.00	38,875.00
Ashtabula & Pitts., 6s, 1908,		50,000.00	50,000.00	52,350.00
Pitts., Ft. W. & Chic., 7s, 1912,		42,000.00	42,000.00	49,685.00
Cleveland & Pittsburg, 4½s, 1942,		115,000.00	115,000.00	135,975.00
Elmira & Williamspt, 6s, 1910,		37,000.00	37,000.00	39,775.00
Sunbury & Lewiston, 4s, 1936,		40,000.00	40,000.00	40,000.00
Little Miami, 5s, 1912,		120,000.00	120,000.00	127,800.00
T. Haute & Indianap., 5s, 1925,		50,000.00	50,000.00	56,000.00
Central R. R. of N. J., 5s, 1987,		75,000.00	75,000.00	99,375.00
N. Y. & Long Branch, 4s, 1941,		10,000.00	10,000.00	10,700.00
Wilkesbarre & Scrans., 4½s, 1938,		50,000.00	50,000.00	54,500.00
Erie Railroad:—				
Buffalo, N. Y. & Erie, 7s, 1916,		42,000.00	42,000.00	52,290.00
Cleve. & Mahoning V., 5s, 1938,		105,000.00	105,000.00	126,000.00
Elmira & State Line, 7s, 1905,		5,000.00	5,000.00	5,000.00
Northern of N. J., 6s, 1917,		30,000.00	30,000.00	35,400.00
N. Castle & Shen.Val., 6s, 1917,		20,000.00	20,000.00	23,300.00
Sharon Railway, 4½s, 1919,		37,000.00	37,000.00	38,850.00
Chic. & Northwestern Ry. Co:—				
Madison Extension, 7s, 1911,		75,000.00	75,000.00	85,680.00
Menominee Extension, 7s, 1911,		60,000.00	60,000.00	68,700.00
Northwestern Union, 7s, 1917,		30,000.00	30,000.00	38,700.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Ced. Rap. & Mo. Riv., 7s, 1909,	\$ 27,000.00	27,000.00	29,700.00
“ “ “ “ 7s, 1916,	50,000.00	50,000.00	63,500.00
Mil., L. S. & West., 6s, 1921,	35,000.00	35,000.00	44,100.00
Michigan Division, 6s, 1924,	15,000.00	15,000.00	19,500.00
St. Paul & Sioux City, 6s, 1919,	50,000.00	50,000.00	60,500.00
Chic., St. Paul, Min. & Omaha, 1st cons., 6s, 1930,	50,000.00	50,000.00	67,500.00
Sault St. Marie & S. W., 5s, 1915,	15,000.00	15,000.00	16,350.00
Chic., Mil. & St. Paul, 4s, 1939,	20,000.00	20,000.00	22,000.00
Wisconsin & Minn., 5s, 1921,	50,000.00	50,000.00	57,250.00
Chic. & Pacific West., 5s, 1921,	16,000.00	16,000.00	18,320.00
Southern Minnesota, 6s, 1910,	10,000.00	10,000.00	10,775.00
Dubuque Division, 6s, 1920,	40,000.00	40,000.00	50,000.00
La Crosse & Davenport, 5s, 1919,	5,000.00	5,000.00	5,625.00
Chic., R. I. & Pacific:—			
1st Mortgage, 6s, 1917,	25,000.00	25,000.00	30,000.00
General Mortgage, 4s, 1933,	50,000.00	50,000.00	52,250.00
Burl., Ced. Rap. & N., 5s, 1906,	31,000.00	31,000.00	31,155.00
Evan. & Terre Haute, 6s, 1923,	20,000.00	20,000.00	22,400.00
Chic. & Eastern Ill., 6s, 1907,	32,000.00	32,000.00	33,120.00
Illinois Central R. R. Co:—			
Chic., St. L. & N. Or., 5s, 1951,	45,000.00	45,000.00	55,800.00
Middle Division, 5s, 1921,	73,000.00	73,000.00	82,490.00
Ia. Falls & Sioux C., 7s, 1917,	25,000.00	25,000.00	31,750.00
Great Northern Ry. Co:—			
St. P., Min. & Man., 6s, 1909,	35,000.00	35,000.00	37,450.00
Dakota Extension, 6s, 1910,	80,000.00	80,000.00	87,200.00
Montana Extension, 4s, 1937,	50,000.00	50,000.00	51,000.00
Consolidated, 4½s, 1933,	65,000.00	65,000.00	72,475.00
“ “ “ “ 6s, 1933,	20,000.00	20,000.00	27,200.00
East. Ry. Co. of Minn., 5s, 1908,	25,000.00	25,000.00	25,500.00
Chic., Burl. & Quincy:—			
Illinois Division, 3½s, 1929-49,	100,000.00	90,000.00	95,000.00
Ashland Coal & I. Ry., 4s, 1925,	25,000.00	25,000.00	25,625.00
Piedmont & Cumberland, 5s, 1911,	15,000.00	15,000.00	15,300.00
St. L. Mer. Bridge & Ter. Co., 1st mortgage, 5s, 1930,	15,000.00	15,000.00	17,025.00
St. L. Mer. Bridge Co., 6s, 1909-29,	10,000.00	10,000.00	11,400.00
Totals,	\$ 3,493,000.00	3,480,000.00	3,986,365.00
BANK STOCKS.			
45 shares National New Haven, \$	4,500.00	4,500.00	8,100.00
125 “ Second National, New Haven.	12,500.00	12,500.00	23,125.00
100 “ Yale “ “	10,000.00	10,000.00	12,500.00
50 “ Tradesmen's Nat., “	5,000.00	5,000.00	7,500.00
1400 “ New Haven Co. Nat., “	14,000.00	14,000.00	21,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
120 shares	Merchants Nat., New Haven, \$	6,000.00	6,000.00	6,875.00
60 "	City, " "	5,000.00	5,000.00	6,750.00
45 "	Meriden Nat., Meriden,	4,500.00	4,500.00	4,725.00
40 "	First " "	4,000.00	4,000.00	7,600.00
40 "	Home " "	4,000.00	4,000.00	4,800.00
60 "	Bridgeport " Bridgeport.	3,000.00	3,000.00	5,400.00
15 "	Connecticut " "	1,500.00	1,500.00	2,325.00
110 "	Waterbury " Waterbury.	5,500.00	5,500.00	8,800.00
60 "	Middletown " Middletown.	3,750.00	3,750.00	5,250.00
50 "	First " "	5,000.00	5,000.00	5,000.00
40 "	Union, New London.	4,000.00	4,000.00	4,200.00
94 "	Nat. Bk. of Com., New York.	9,400.00	9,400.00	17,860.00
150 "	Am. Exch. Nat., " "	15,000.00	15,000.00	39,750.00
75 "	First " "	7,500.00	7,500.00	50,000.00
80 "	German American, " "	6,000.00	6,000.00	9,000.00
30 "	Mechanics National, " "	3,000.00	3,000.00	8,000.00
25 "	Market & Fulton Nat., " "	2,500.00	2,500.00	6,250.00
25 "	Corn Exchange, " "	2,500.00	2,500.00	8,750.00
25 "	Fourth " "	2,500.00	2,500.00	4,750.00
20 "	Bk. of N. Y., N. B. A., " "	2,000.00	2,000.00	5,600.00
10 "	Bank of America, " "	1,000.00	1,000.00	5,000.00
10 "	Imp. & Traders Nat., " "	1,000.00	1,000.00	5,500.00
100 "	Brooklyn Bk, Brooklyn, N. Y.	5,000.00	5,000.00	6,250.00
Totals,		\$ 149,650.00	149,650.00	300,660.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	17,465; total amount, \$4,252,010.64
2	Number of depositors having \$1,000 and not over \$2,000,	2,329; total amount, 3,042,928.85
3	Number of depositors having over \$2,000 and not over \$10,000,	691; total amount, 1,994,204.87
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	20,485; total deposits, \$9,289,144.36
6	Largest amount due a single depositor,	8,189.18
7	Number of accounts opened during the past year, 4,495; number closed, 3,677; increase, 818.	
8	Amount deposited, including interest credited, during the past year,	3,128,012.21
9	Amount withdrawn during the past year,	2,776,188.78
10	Amount of increase,	351,823.43
11	Total of interest and profit and loss and rent accounts per last report,	\$38,362.02
12	Amount of income received during the year,	468,712.60— 507,074.62

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$21,155.84	
14	State tax during the year,	20,685.58	
15	Town and City taxes and assessments paid,	2,879.08	
16	Net amount of premiums charged off,	38,517.70	
17	All other amounts charged off,	21,432.92	
18	Dividends, 1 $\frac{3}{4}$ per cent. paid Jan. 15, 1905; amount,	149,092.50	
	1 $\frac{3}{4}$ per cent. paid July 15, 1905; amount,	152,646.03	
19	Net amount carried to surplus,	53,786.20	
20	Total of interest and profit and loss and rent accounts per this report,	46,878.77	—\$507,074.62
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,097.31
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	70,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	800.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	108,500.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Burton Mansfield; Vice-President, Henry F. English; Treasurer, Elliott H. Morse; Directors or Trustees, Joel A. Sperry, Benjamin R. English, Michael Sonnenberg, Charles E. Curtis, Horace J. Morton, Eli Whitney, Frederick B. Farnsworth, Albert S. Holt, James T. Moran.

DEEP RIVER SAVINGS BANK.

HARVEY J. BROOKS, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$588,420.00	Whole amount of deposits, \$1,860,344.01	
Loans on collateral security, . . .	147,785.20	Surplus account, . . .	60,000.00
Loans on personal security only, . . .	1,865.00	Interest account, less current expenses and taxes paid, . . .	32,104.20
Town, city, and borough notes and orders, . . .	35,300.00	Profit and loss account, . . .	4,422.98
State bonds, . . .	15,000.00	Rent account, . . .	82.32
Town, city, school district, and corp. bonds, . . .	290,000.00	Loan account, . . .	1,800.00
Railroad bonds, . . .	750,200.00		
Bank stocks in Connecticut, . . .	40,423.33		
Bank stocks in other states, . . .	5,707.39		
Real estate by foreclosure, . . .	8,460.00		
Banking house, . . .	3,000.00		
Premium account, . . .	33,776.00		
Cash in banks, . . .	35,579.50		
Cash in vault, . . .	3,237.09		
Total assets, . . .	\$1,958,753.51	Total liabilities, . . .	\$1,958,753.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Commonwealth of Mass., 3½s, 1923, \$	15,000.00	15,000.00	15,600.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Saybrook note, . . . \$	11,000.00	11,000.00	11,000.00
" Wallingford note, . . .	5,000.00	5,000.00	5,000.00
" Haddam orders, . . .	7,000.00	7,000.00	7,000.00
" Westbrook orders, . . .	300.00	300.00	300.00
Borough of Wallingford notes, . . .	12,000.00	12,000.00	12,000.00
Totals, \$	35,300.00	35,300.00	35,300.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Altoona, Pa., 4s, 1925, \$	10,000.00	10,000.00	10,400.00
" Boston, Mass., 4s, 1916,	10,000.00	10,000.00	10,450.00
" Buffalo, N. Y., 7s, 1915,	5,000.00	5,000.00	6,500.00
" Chicago, Ill., 4s, 1918,	5,000.00	5,000.00	5,150.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Cincinnati, O., 6s, 1908, ^{1/2}	5,000.00	5,000.00	5,000.00
" " Cincinnati, O., 7s, 1908,	10,000.00	10,000.00	10,800.00
" " Cleveland, O., 4s, 1922,	10,000.00	10,000.00	10,400.00
" " Cleveland, O., 4s, 1914,	10,000.00	10,000.00	10,200.00
" " Col. Springs, Col., 4 1/2s, 1907-12.	15,000.00	15,000.00	15,300.00
" " Columbus, O., 4s, 1909,	10,000.00	10,000.00	10,100.00
" " Columbus, O., 4 1/2s, 1909,	6,000.00	6,000.00	6,180.00
" " Dayton, O., 5s, 1917,	2,000.00	2,000.00	2,240.00
" " Hoboken, N. J., 4 1/2s, 1912,	10,000.00	10,000.00	10,500.00
" " Hoboken, N. J., 4s, 1919,	10,000.00	10,000.00	10,300.00
" " Jersey City, N. J., 4 1/2s, 1927,	10,000.00	10,000.00	11,000.00
" " Kan. City, Mo., 4 1/2s, 1915,	5,000.00	5,000.00	5,400.00
" " Lewiston, Me., 5s, 1917,	2,000.00	2,000.00	2,240.00
" " Lexington, Ky., 4 1/2s, 1932-33,	13,000.00	13,000.00	14,560.00
" " McKeesport, Pa., 4 1/2s, 1910-20,	8,000.00	8,000.00	8,560.00
" " Minneapolis, 4 1/2s, 1921,	13,000.00	13,000.00	14,560.00
" " N. Albany, Ind., 5s, 1915,	10,000.00	10,000.00	10,900.00
" " Paterson, N. J., 4s, 1939,	20,000.00	20,000.00	21,000.00
" " Pawtucket, R. I., 4s, 1910,	15,000.00	15,000.00	15,150.00
" " Portland, Ore., 5s, 1922,	15,000.00	15,000.00	17,400.00
" " Pueblo, Col., 4 1/2s, 1918,	5,000.00	5,000.00	5,300.00
" " Toledo, O., 4s, 1924,	10,000.00	10,000.00	10,300.00
" " Wilkesbarre, Pa., 4 1/2s, 1924,	10,000.00	10,000.00	11,000.00
" " Wilmington, Del., 4s, 1924,	10,000.00	10,000.00	10,400.00
" " Youngstown, O., 5s, 1910,	10,000.00	10,000.00	10,500.00
Town of East Lyme, Conn., 4s, 1925,	10,000.00	10,000.00	10,300.00
" " Orange, Conn., 4s, 1916,	1,000.00	1,000.00	1,030.00
" " Plainfield, Conn., 4s, 1906,	4,000.00	4,000.00	4,000.00
" " Stratford, Conn., 4s, 1907,	1,000.00	1,000.00	1,000.00
Totals, \$	290,000.00	290,000.00	308,120.00
RAILROAD BONDS.			
Ashland Coal & Iron Co., 4s, 1925, ^{1/2}	10,000.00	10,000.00	10,000.00
Atchison, Topeka & S. Fe, 4s, 1995,	5,000.00	5,000.00	5,200.00
Atlantic Coast Line, 4s, 1952,	15,000.00	15,000.00	15,225.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	10,000.00	10,000.00
Central R. R. of N. J., 5s, 1987,	10,000.00	10,000.00	13,500.00
Wilkesbarre & Scranton, 4 1/2s, 1938,	10,000.00	10,000.00	11,000.00
Chicago & Alton, 3s, 1949,	20,000.00	20,000.00	16,800.00
Chic., Burl. & Quincy:—			
Atchison & Nebraska, 7s, 1908,	7,000.00	7,000.00	7,490.00
Burl. & Mo. River, 6s, 1918,	10,000.00	10,000.00	11,500.00
Iowa Division, 5s, 1919,	19,000.00	19,000.00	20,710.00
K. C., St. Jo. & C. B., 7s, 1907,	5,000.00	5,000.00	5,250.00
Nodaway Valley, 7s, 1920,	2,000.00	2,000.00	2,240.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chicago, Burl. & Quincy:—				
Tarkio Valley,	7s, 1920,	\$ 2,000.00	2,000.00	2,240.00
Chic. & Eastern Ill.,	5s, 1937,	10,000.00	10,000.00	12,000.00
Chic. & Ind. Coal,	5s, 1938,	10,000.00	10,000.00	12,000.00
Indiana Block Coal,	7s, 1908,	13,000.00	13,000.00	13,650.00
Chic., Milwaukee & St. Paul:—				
C. & P., Western Div.,	5s, 1921,	10,000.00	10,000.00	11,500.00
Dubuque Division,	6s, 1920,	5,000.00	5,000.00	6,250.00
Wis. & Minn. Division,	5s, 1921,	5,000.00	5,000.00	5,750.00
Chicago & Northwestern:—				
Mil., L. S. & Western,	5s, 1922,	3,000.00	3,000.00	3,420.00
Northwestern Union,	7s, 1917,	5,000.00	5,000.00	6,600.00
Sault Ste. M. & S. W.,	5s, 1915,	5,000.00	5,000.00	5,500.00
Chic. R. I. & Pacific,	4s, 1988,	25,000.00	25,000.00	26,500.00
Chic. & Western Ind.,	6s, 1932,	13,000.00	13,000.00	14,820.00
Cin., Hamilton & Dayton,	5s, 1905,	8,000.00	8,000.00	8,000.00
Delaware & Hudson:—				
Penn. Division,	7s, 1917,	10,000.00	10,000.00	13,200.00
Rensselaer & Saratoga,	7s, 1921,	5,000.00	5,000.00	7,000.00
Del., Lack. & Western:—				
Bangor & Portland,	6s, 1930-36,	13,200.00	13,200.00	17,424.00
N. Y., Lack. & Western,	6s, 1921,	10,000.00	10,000.00	12,800.00
Erie:—				
Buffalo, N. Y. & Erie,	7s, 1916,	15,000.00	15,000.00	19,050.00
Cleve. & Mahoning Val.,	5s, 1938,	20,000.00	20,000.00	24,000.00
Goshen & Deckerstown,	6s, 1928,	4,000.00	4,000.00	5,200.00
Northern R. R. of N. J.,	6s, 1917,	11,000.00	11,000.00	13,200.00
Evansville & Terre Haute,	6s, 1921,	5,000.00	5,000.00	6,000.00
Great Northern:—				
St. P., Minn. & Man.,	4½s, 1933,	20,000.00	20,000.00	22,400.00
Montana Extension,	4s, 1937,	15,000.00	15,000.00	15,600.00
Willmar & Sioux Falls,	5s, 1938,	10,000.00	10,000.00	12,200.00
Illinois Central:—				
Ia. Falls & Sioux City,	7s, 1917,	10,000.00	10,000.00	12,800.00
Louisville & Nashville,	4s, 1940,	25,000.00	25,000.00	26,000.00
Louisville, Cin. & Lex.,	4½s, 1931,	10,000.00	10,000.00	11,100.00
Minneapolis & St. Louis,	5s, 1934,	10,000.00	10,000.00	11,500.00
Minneap. & St. Louis,	4s, 1949,	10,000.00	10,000.00	9,800.00
Minn. & St. L., Ia. Div.,	7s, 1909,	5,000.00	5,000.00	5,500.00
New London Northern,	4s, 1910,	4,000.00	4,000.00	4,040.00
New York Central:—				
Joliet & No. Indiana,	7s, 1907,	17,000.00	17,000.00	18,020.00
Kalamazoo & W. Pig.,	5s, 1940,	15,000.00	15,000.00	18,750.00
Mahoning Coal,	5s, 1934,	7,000.00	7,000.00	8,400.00
McKeesp't & Belle Ver.,	6s, 1918,	10,000.00	10,000.00	11,500.00
Michigan Central,	6s, 1909,	10,000.00	10,000.00	10,800.00
Oswego & Rome,	7s, 1915,	10,000.00	10,000.00	12,600.00
Pitts., McK. & Yough.,	6s, 1932,	18,000.00	18,000.00	22,400.00
Syracuse, Phoenix & O.,	6s, 1915,	5,000.00	5,000.00	5,900.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
N. Y., N. H. & Hartford:—			
Harlem Riv. & Port C., 4s, 1954, \$	10,000.00	10,000.00	10,900.00
N. Y., Prov. & Boston, 4s, 1942,	1,000.00	1,000.00	1,070.00
Prov. & Worcester, 4s, 1947,	10,000.00	10,000.00	10,600.00
Northern Pacific:—			
Western R. R. of Minn., 7s, 1907,	13,000.00	13,000.00	13,520.00
Pennsylvania:—			
Elmira & Williamsport, 6s, 1910,	10,000.00	10,000.00	10,800.00
Erie & Pittsburg, 3½s, 1940,	5,000.00	5,000.00	5,000.00
Southwest Penn., 7s, 1917,	2,000.00	2,000.00	2,600.00
Sunbury & Lewiston, 4s, 1936,	10,000.00	10,000.00	10,200.00
Terre Haute & Ind., 5s, 1925,	20,000.00	20,000.00	22,400.00
United N. J. R. R. & C., 4s, 1929,	10,000.00	10,000.00	10,800.00
United N. J. R. R. & C., 4s, 1944,	10,000.00	10,000.00	11,000.00
Peoria & Pekin Union, 6s, 1921,	15,000.00	15,000.00	18,300.00
Philadelphia & Reading:—			
Shamokin, Sun. & Lew., 5s, 1912,	5,000.00	5,000.00	5,300.00
St. Louis, Iron Mt. & Southern:—			
River & Gulf Division, 4s, 1933,	25,000.00	25,000.00	23,750.00
Ter. R. R. Assn. of St. L., 5s, 1944,	10,000.00	10,000.00	12,000.00
Ter. R. R. Assn. of St. L., 4s, 1953,	10,000.00	10,000.00	10,000.00
Merchants Bridge, 6s, 1929,	5,000.00	5,000.00	5,750.00
Western Maryland:—			
Baltimore & Harrisburg, 5s, 1936,	25,000.00	25,000.00	29,250.00
Potomac Valley, 5s, 1941,	5,000.00	5,000.00	5,900.00
W. Va. Cent. & Pittsburg:—			
Piedmont & Cumberland, 5s, 1911,	10,000.00	10,000.00	10,500.00
Totals, \$	750,200.00	750,200.00	843,969.00
BANK STOCKS.			
20 shares Ansonia National, Ansonia, \$	1,000.00	1,575.00	1,700.00
10 " Brooks " Torrington,	1,000.00	1,000.00	1,650.00
100 " Deep River National, . .	10,000.00	10,000.00	11,500.00
30 " First National, Hartford, .	3,000.00	3,190.00	4,200.00
12 " First National, Meriden, .	1,200.00	1,680.00	2,400.00
30 " First National, Wallingford,	3,000.00	3,000.00	3,750.00
20 " Hartford National, Hartford,	2,000.00	2,720.00	2,800.00
38 " Home National, Meriden, .	3,800.00	4,471.33	4,940.00
20 " Meriden National, Meriden,	2,000.00	2,220.00	2,200.00
34 " Middletown National, . .	2,550.00	3,292.00	3,570.00
20 " New Britain National, . .	2,000.00	3,200.00	3,200.00
50 " Waterbury National, . .	2,500.00	4,075.00	4,250.00
54 " Merchants National, N. Y.,	2,700.00	3,207.39	4,860.00
25 " Nat. Bk. of Commerce, N. Y.,	2,500.00	2,500.00	5,000.00
Totals, \$	39,250.00	46,130.72	56,020.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,518; total amount,	\$540,153.65
2	Number of depositors having \$1,000 and not over \$2,000,	272; total amount,	362,865.56
3	Number of depositors having over \$2,000 and not over \$10,000,	234; total amount,	957,324.80
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,024; total deposits,	\$1,860,344.01
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 282; number closed, 187; increase, 115.		
8	Amount deposited, including interest credited, during the past year,		297,115.70
9	Amount withdrawn during the past year,		212,832.23
10	Amount of increase,		84,283.47
11	Total of interest and profit and loss and rent accounts per last report,	\$37,171.21	
12	Amount of income received during the year,	96,604.89—	133,776.10
13	Total expenses, including salaries, during the year,	5,777.77	
14	State tax during the year,	4,151.24	
15	Town and city taxes and assessments paid,	125.91	
16	Net amount of premiums charged off,	6,480.63	
17	All other amounts charged off,	274.00	
18	Dividends, 2 per cent. paid Nov. 1, 1904; amount,	34,583.23	
	2 per cent. paid May 1, 1905; amount,	35,733.82	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	36,609.50—	133,776.10
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,400.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		40,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		4.35%
28	Net income from foreclosed real estate during the past year,		368.75
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.		

OFFICERS.—President, Milon Pratt; Treasurer, Harvey J. Brooks; Directors or Trustees, Milon Pratt, Washington F. Willcox, Richard P. Spencer, Horace P. Denison, Rollin U. Tyler, Richard L. Selden, Harvey J. Brooks, Gilbert F. Buckingham, Frederick L'Hommedieu, Stillman J. Tiley, Archibald W. Comstock, Charlton M. Pratt, Henry M. Snell.

DERBY SAVINGS BANK.

THOMAS S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,472,170.00	Whole amount of deposits,	\$3,815,886.72
Loans on collateral security,	285,449.11	Surplus account,	100,000.00
Loans on personal security only,	272,606.00	Interest account, less current expenses and taxes paid,	40,037.58
United States bonds,	500.00	Profit and loss account,	753.03
Town, city, school district, and corporation bonds,	787,000.00		
Railroad bonds,	756,000.00		
Bank stocks in Connecticut,	98,175.00		
Bank stocks in other states,	43,500.00		
Real estate by foreclosure,	3,350.00		
Banking house,	20,225.00		
Insurance and taxes advanced on real estate mortgaged,	1,354.18		
Premium account,	96,706.89		
Ousatic Water Co. stock,	7,000.00		
Cash in banks,	82,376.84		
Cash in vault,	30,264.31		
Total assets,	\$3,956,677.33	Total liabilities,	\$3,956,677.33

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. Consols, 4s, 1907, \$	500.00	500.00	525.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Danbury, 4s, 1948, \$	1,000.00	1,000.00	1,077.50
" " Danbury, 4s, 1950,	1,000.00	1,000.00	1,077.50
" " Danbury, 4s, 1954,	3,000.00	3,000.00	3,232.50
City of Derby, 4s, 1914,	40,000.00	40,000.00	42,000.00
" " Derby, 3½s, 1914,	4,000.00	4,000.00	4,000.00
" " Derby, 3½s, 1921,	19,000.00	19,000.00	19,000.00
" " Derby, 3¾s, 1934,	42,000.00	42,000.00	43,680.00
Town of East Lyme, 4s, 1925,	5,000.00	5,000.00	5,162.50
Borough of Groton, 4s, 1925,	25,000.00	25,000.00	25,750.00
Town of New Britain, 3½s, 1929,	25,000.00	25,000.00	25,500.00
" " New Canaan, 3½s, 1929,	5,000.00	5,000.00	5,050.00
" " Orange, 4s, 1925,	12,000.00	12,000.00	12,480.00
City of Waterbury, 4s, 1919,	1,000.00	1,000.00	1,040.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Atlantic C., N. J., 4½s, 1918, \$	20,000.00	20,000.00	21,300.00
" " Atlantic C., N. J., 4s, 1930,	20,000.00	20,000.00	20,500.00
" " Atlantic C., N. J., 4s, 1931,	15,000.00	15,000.00	15,637.50
" " Canton, O., 4½s, 1911-12,	18,000.00	18,000.00	18,765.00
" " Chicago, Ill., 4s, 1920,	15,000.00	15,000.00	15,375.00
" " Columbus, O., 4s, 1933,	10,000.00	10,000.00	10,425.00
" " Denver, Colo., 5s, 1919,	30,000.00	30,000.00	33,975.00
" " Duluth, Minn., 4½s, 1926,	25,000.00	25,000.00	27,500.00
" " Kansas C., Kan., 5s, 1913,	30,000.00	30,000.00	32,550.00
" " Kansas C., Kan., 6s, 1915,	15,000.00	15,000.00	17,775.00
" " Kansas C., Mo., 4½s, 1915,	25,000.00	25,000.00	26,750.00
" " Lexington, Ky., 4½s, 1920,	24,000.00	24,000.00	26,040.00
" " Lincoln, Neb., 5s, 1913-14,	16,000.00	16,000.00	17,440.00
" " Los Angeles, Cal., 4½s, 1916-33,	10,000.00	10,000.00	11,000.00
" " Muskegon, Mich., 4s, 1921,	25,000.00	25,000.00	25,625.00
" " N. Albany, Ind., 5s, 1915,	30,000.00	30,000.00	33,075.00
" " Omaha, Neb., 4s, 1918,	20,000.00	20,000.00	21,400.00
" " Omaha, Neb., 4s, 1920,	10,000.00	10,000.00	10,900.00
" " Omaha, Neb., 5s, 1912,	10,000.00	10,000.00	10,975.00
" " Omaha, Neb., 4½s, 1924,	6,000.00	6,000.00	6,607.50
" " Omaha, Neb., 4½s, 1933,	9,000.00	9,000.00	10,147.50
" " Pawtucket, R. I., 4s, 1944,	35,000.00	35,000.00	36,925.00
" " Portland, Ore., 5s, 1928,	20,000.00	20,000.00	23,825.00
" " Portland, Ore., 5s, 1923,	2,000.00	2,000.00	2,325.00
" " Pueblo, Colo., 5s, 1912,	5,000.00	5,000.00	5,375.00
" " Pueblo, Colo., 4½s, 1914,	15,000.00	15,000.00	15,825.00
" " Racine, Wis., 5s, 1916,	20,000.00	20,000.00	22,225.00
" " San Diego, Cal., 4½s, 1935,	6,500.00	6,500.00	7,361.25
" " San Diego, Cal., 4½s, 1936,	6,500.00	6,500.00	7,364.50
" " San Diego, Cal., 4½s, 1937,	3,500.00	3,500.00	3,967.25
" " San Diego, Cal., 4½s, 1938,	3,500.00	3,500.00	3,969.00
" " Superior, Wis., 6s, 1910,	40,000.00	40,000.00	40,000.00
" " Toledo, O., 4s, 1925,	20,000.00	20,000.00	20,700.00
" " Toledo, O., 4½s, 1914,	1,000.00	1,000.00	1,055.00
" " Toledo, O., 3½s, 1930,	30,000.00	30,000.00	30,000.00
" " Toledo, O., 4s, 1942,	5,000.00	5,000.00	5,225.00
" " Toledo, O., 4½s, 1914,	3,000.00	3,000.00	3,060.00
" " W. Duluth, Minn., 6s, 1911,	5,000.00	5,000.00	5,600.00
Totals, \$	787,000.00	787,000.00	837,614.50
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	30,000.00	30,000.00	31,050.00
Chic., Burl. & Quincy, 3½s, 1949,	20,000.00	20,000.00	19,200.00
Chic. & Eastern Illinois, 6s, 1934,	15,000.00	15,000.00	20,325.00
Chic. & Eastern Illinois, 5s, 1957,	33,000.00	33,000.00	40,260.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic. & Eastern Illinois, 6s, 1931, \$	3,000.00	3,000.00	4,050.00
Chic., Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	20,000.00	20,000.00	25,100.00
Chic. & Pacific Western, 5s, 1921,	10,000.00	10,000.00	11,600.00
Wisconsin & Minnesota, 5s, 1921,	25,000.00	25,000.00	29,000.00
General Mortgage, 3½s, 1929,	30,000.00	30,000.00	29,400.00
Milwaukee & Northern, 6s, 1913,	5,000.00	5,000.00	5,806.25
Chicago & Northwestern:—			
Cedar Rap. & Mo. Riv., 7s, 1916,	5,000.00	5,000.00	6,500.00
Mil., L. S. & Western, 6s, 1925,	5,000.00	5,000.00	6,500.00
Mil., L. S. & Western, 6s, 1921,	15,000.00	15,000.00	19,350.00
Chic., St. P., Minn. & O., 6s, 1930,	60,000.00	60,000.00	81,600.00
St. Paul & Sioux City, 6s, 1919,	40,000.00	40,000.00	50,200.00
Chicago, R. I. & Pacific:—			
Burl., Ced. Rap. & No., 5s, 1934,	50,000.00	50,000.00	57,500.00
Minn. & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,750.00
Minn. & St. Louis, 5s, 1934,	9,000.00	9,000.00	10,800.00
Iowa Extension, 7s, 1909,	10,000.00	10,000.00	11,600.00
General, 4s, 1988,	35,000.00	35,000.00	36,925.00
Great Northern:—			
St. Paul, Minn. & Man., 4½s, 1933,	50,000.00	50,000.00	56,937.50
St. Paul, Minn. & Man., 6s, 1933,	35,000.00	35,000.00	48,737.50
Eastern Railway, 4s, 1948,	30,000.00	30,000.00	31,875.00
Montana Central, 6s, 1937,	41,000.00	41,000.00	55,965.00
Willmar & Sioux F., 5s, 1938,	50,000.00	50,000.00	60,750.00
Ill. Cent., West. Lines, 4s, 1951,	15,000.00	15,000.00	16,200.00
Lima Railway, 5s, 1906-16.	5,000.00	5,000.00	5,000.00
Morris & Essex, 7s, 1914,	5,000.00	5,000.00	6,475.00
Tuscorora Valley, 5s, 1917,	5,000.00	5,000.00	5,300.00
Western Maryland:—			
Balt. & Cumberland V., 6s, 1931,	20,000.00	20,000.00	27,400.00
Balt. & Harrisburg, 5s, 1936,	15,000.00	15,000.00	17,700.00
Balt. & Harrisburg, 5s, 1938,	10,000.00	10,000.00	11,800.00
Potomac Valley, 5s, 1941,	40,000.00	40,000.00	47,200.00
Totals, \$	756,000.00	756,000.00	903,756.25
BANK STOCKS.			
60 shares Ansonia National, Ansonia, \$	3,000.00	3,000.00	4,800.00
413 " Birmingham " Derby,	41,300.00	41,300.00	70,210.00
63 " Bridgeport " Bridgeport,	3,150.00	3,150.00	5,670.00
52 " City " "	5,200.00	5,200.00	8,060.00
27 " Connecticut " "	2,700.00	2,700.00	4,239.00
23 " First " "	2,300.00	2,300.00	4,370.00
40 " Central " Middletown,	3,000.00	3,000.00	3,200.00
41 " Middletown " "	3,075.00	3,075.00	4,305.00
125 " Merchants " New Haven,	6,250.00	6,250.00	8,375.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
23 shares Nat. New Haven, New Haven, \$	2,300.00	2,300.00	4,508.00
5 " Natl. Tradesmans, "	500.00	500.00	900.00
300 " New Haven Co. Nat., "	3,000.00	3,000.00	4,800.00
50 " Second National, "	5,000.00	5,000.00	9,800.00
73 " Yale " "	7,300.00	7,300.00	9,855.00
51 " First " Norwich,	5,100.00	5,100.00	3,774.00
40 " Citizens " Waterbury,	4,000.00	4,000.00	5,480.00
20 " Waterbury " "	1,000.00	1,000.00	1,640.00
153 " American Ex. Nat., New York,	15,300.00	15,300.00	41,769.00
282 " Natl. Bk. of Commerce, "	28,200.00	28,200.00	56,682.00
Totals, \$	141,675.00	141,675.00	252,437.00

MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000,	7,295; total amount, \$1,531,092.62
2 Number of depositors having \$1,000 and not over \$2,000,	776; total amount, 1,007,193.89
3 Number of depositors having over \$2,000 and not over \$10,000,	391; total amount, 1,250,915.64
4 Number of depositors having over \$10,000,	2; total amount, 26,684.57
5 Total number of depositors,	8,464; total deposits, \$3,815,886.72
6 Largest amount due a single depositor,	15,898.83
7 Number of accounts opened during the past year, 1,197; number closed, 914; increase, 283.	
8 Amount deposited, including interest credited, during the past year,	911,647.62
9 Amount withdrawn during the past year,	785,471.99
10 Amount of increase,	126,175.63
11 Total of interest and profit and loss and rent accounts per last report,	\$51,340.99
12 Amount of income received during the year,	170,950.62— 222,291.61
13 Total expenses, including salaries, during the year,	13,643.04
14 State tax during the year,	8,784.76
15 Town and City taxes and assessments paid,	0
16 Net amount of premiums charged off,	20,000.00
17 All other amounts charged off,	0
18* Dividends, 2 per cent. paid Jan. 1, 1905; amount,	68,783.21
2 per cent. paid July 1, 1905; amount,	70,289.99
19 Net amount carried to surplus,	0
20 Total of interest and profit and loss and rent accounts per this report,	40,790.61— 222,291.61

* $\frac{3}{4}$ per cent. per annum on excess of \$1,000.

DERBY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Amount of past-due paper at this time is	\$3,695.11
22	Amount of assets yielding no income the past year,	600.00
23	Loans on real estate— are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	60,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	45,774.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1.4%
28	Net income from foreclosed real estate during the past year,	47.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June 30.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June 30.	

OFFICERS.— President, David Torrance; Vice-President, George E. Barber; Treasurer, Thomas S. Birdseye; Assistant Treasurer, Henry S. Birdseye; Directors or Trustees, Charles H. Nettleton, George W. Beardsley, George B. Clark, Thomas S. Birdseye, John Peterson, William H. Williams, Albert W. Phillips.

DIME SAVINGS BANK, CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$101,703.62	Whole amount of deposits, . . .	\$160,798.41
Loans on personal security only, . . .	7,932.84	Surplus account, . . .	11,000.00
Town, city, and borough notes and orders, . . .	16,787.25	Interest account, less current expenses and taxes paid, . . .	20,489.90
Town, city, school district, and corporation bonds, . . .	15,000.00		
Bank stocks in Connecticut, . . .	14,675.00		
Real estate by foreclosure, . . .	800.00		
Cash in banks, . . .	34,896.23		
Cash in vault, . . .	493.37		
Total assets, . . .	\$192,288.31	Total liabilities, . . .	\$192,288.31

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell notes and order, \$	16,787.25	16,787.25	16,787.25
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Cromwell fdg., 4s, 1915, \$	15,000.00	15,000.00	15,150.00
BANK STOCKS.			
26 shares Middlesex Co. Nat., Mid'town, \$	2,600.00	2,600.00	2,600.00
31 " Waterbury, " Waterbury, .	1,550.00	1,550.00	2,325.00
32 " City, " Danbury, .	3,200.00	3,200.00	3,200.00
19 " Central, " Mid'town, .	1,425.00	1,425.00	1,520.00
15 " Deep River, " Deep River, .	1,500.00	1,500.00	1,650.00
20 " Central, " Norwalk, .	2,000.00	2,000.00	2,000.00
5 " First, " Stonington, .	500.00	500.00	575.00
19 " City Bank of Hartford, .	1,900.00	1,900.00	1,805.00
Totals, \$	14,675.00	14,675.00	15,675.00

DIME SAVINGS BANK, CROMWELL.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	698; total amount,	\$76,999.27
2	Number of depositors having \$1,000 and not over \$2,000,	24; total amount,	34,176.08
3	Number of depositors having over \$2,000 and not over \$10,000,	11; total amount,	39,484.17
4	Number of depositors having over \$10,000,	1; total amount,	10,138.89
5	Total number of depositors,	734; total deposits,	\$160,798.41
6	Largest amount due a single depositor,		10,138.89
7	Number of accounts opened during the past year, 65; number closed, 67; decrease, 2.		
8	Amount deposited, including interest credited, during the past year,		56,346.87
9	Amount withdrawn during the past year,		66,842.62
10	Amount of decrease,		4,495.75
11	Total of interest and profit and loss and rent accounts per last report,	\$18,108.23	
12	Amount of income received during the year,	9,459.35—	27,567.58
13	Total expenses, including salaries, during the year,	838.13	
14	State tax during the year,	246.08	
15	Town and City taxes and assessments paid,	14.52	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	35.28	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	3,030.55	
†	2 per cent. paid July 1, 1905; amount,	2,913.12	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	20,489.90—	27,567.58
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		4,900.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday of October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday of October.		

OFFICERS.—President, Frank K. Hallock; Treasurer, Arthur Boardman; Directors or Trustees, Frank K. Hallock, Thomas W. Beaumont, Edward S. Coe, George H. Butler, Seth Paddock, Arthur Boardman, Samuel V. Hubbard, George P. Savage, Edbert D. Hammond, Daniel B. Marsh, George S. Butler, Charles E. Bush, Millard W. Austin, Andrew E. Garde, Charles B. Frisbie, William P. Couch, Robert S. Griswold, Walter Fawthrop, Horace W. Hubbard.

* $3\frac{1}{2}$ per cent. per annum on amounts over \$2,000, up to \$5,000, 3 per cent. per annum on excess of \$5,000.

† $2\frac{1}{2}$ per cent. per annum on excess of \$2,000.

DIME SAVINGS BANK, HARTFORD.

ROBERT W. DWYER, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,157,121.15	Whole amount of deposits, \$2,335,672.37
Loans on collateral security, 137,178.54	Surplus account, . . . 65,000.00
School district notes and orders, . . . 1,000.00	Interest account, less current expenses and taxes paid, . . . 45,826.75
Town, city, school district, and corporation bonds, . 174,000.00	Profit and loss account, . . 850.84
Railroad bonds, . . . 739,500.00	
Railroad stocks, . . . 5,500.00	
Bank stocks in Connecticut, 36,820.00	
Real estate by foreclosure, 3,100.00	
Premium account, . . . 68,929.00	
Cash in banks, . . . 116,380.12	
Cash in vault, . . . 7,821.15	
Total assets, . . . \$2,447,349.96	Total liabilities, . . . \$2,447,349.96

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
School Dist. No. 2, Enfield, Conn., . \$	1,000.00	1,000.00	1,000.00
RAILROAD STOCKS.			
N. Y., N. H. & Hartford, . . . \$	5,500.00	5,500.00	11,550.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Col. Springs, Col., 4s, 1917, \$	10,000.00	10,000.00	10,300.00
" Pueblo, Col., 4½s, 1906,	7,000.00	7,000.00	7,140.00
" Pueblo, Col., 4½s, 1914,	10,000.00	10,000.00	10,500.00
" Chicago, Ill., 4s, 1912,	3,000.00	3,000.00	3,090.00
" Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	10,450.00
" Council Bluffs, Ia., 4½s, 1919,	5,000.00	5,000.00	5,350.00
" Louisville, Ky., 5s, 1911,	6,000.00	6,000.00	6,480.00
" Louisville, Ky., 4s, 1934,	1,000.00	1,000.00	1,050.00
" Lexington, Ky., 4½s, 1920,	10,000.00	10,000.00	11,100.00
" Minneapolis, Minn., 4½s, 1921,	5,000.00	5,000.00	5,600.00
" St. Paul, Minn., 5s, 1909,	5,000.00	5,000.00	5,250.00
" Omaha, Neb., 5s, 1912,	6,000.00	6,000.00	6,540.00
" Omaha, Neb., 4½s, 1910,	3,000.00	3,000.00	3,150.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,400.00
" Paterson, N. J., 4s, 1911,	5,000.00	5,000.00	5,150.00
" Toledo, O., 4½s, 1913,	20,000.00	20,000.00	21,600.00

DIME SAVINGS BANK, HARTFORD. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Cleveland, O., 4s, 1915, \$	10,000.00	10,000.00	10,400.00
“ Seattle, Wash., 5s, 1910,	1,000.00	1,000.00	1,050.00
“ Superior, Wis., 5s, 1912,	7,000.00	7,000.00	7,000.00
“ Denver, Col., 5s, 1919,	25,000.00	25,000.00	28,750.00
Town of W. Hartford, Ct., 4s, 1924,	20,000.00	20,000.00	20,800.00
Totals, \$	174,000.00	174,000.00	186,150.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	10,000.00	10,000.00	10,350.00
Bald Eagle Valley, 6s, 1910,	2,000.00	2,000.00	2,210.00
Beech Creek, 4s, 1936,	10,000.00	10,000.00	10,800.00
Buffalo, N. Y. & Erie, 7s, 1910,	5,000.00	5,000.00	6,400.00
Buffalo & Susquehanna, 5s, 1913,	18,000.00	18,000.00	19,080.00
Burl. C. R. & Northern, 5s, 1906,	16,000.00	16,000.00	16,240.00
Burl. C. R. & Northern, 5s, 1934,	50,000.00	50,000.00	60,000.00
Chicago & Alton, 3s, 1949,	25,000.00	22,500.00	21,250.00
Chicago, Burl. & Quincy:—			
Illinois Division, 4s, 1949,	25,000.00	25,000.00	27,000.00
Illinois Division, 3½s, 1949,	25,000.00	25,000.00	24,250.00
Iowa Division, 4s, 1919,	22,000.00	22,000.00	22,660.00
Nebraska Extension, 4s, 1927,	20,000.00	20,000.00	21,400.00
Chic. & Eastern Ill., 5s, 1937,	25,000.00	25,000.00	30,250.00
Chic., Mil. & St. Paul, 3½s, 1989,	10,000.00	10,000.00	10,000.00
La Crosse & Dav. Div., 5s, 1919,	10,000.00	10,000.00	11,500.00
Chic., R. I. & Pacific, 4s, 1988,	25,000.00	25,000.00	26,750.00
Chic. & Western Ind., 6s, 1932,	10,000.00	10,000.00	11,600.00
Cleve. & Mahoning Val., 5s, 1938,	25,000.00	25,000.00	30,000.00
Cleveland & Pittsburg, 3½s, 1948,	15,000.00	15,000.00	15,150.00
Des Moines & Minneapolis, 7s, 1907,	1,000.00	1,000.00	1,090.00
Eastern Ry. of Minn., 5s, 1908, .	10,000.00	10,000.00	10,400.00
Elgin, Joliet & Eastern, 5s, 1941,	20,000.00	20,000.00	24,000.00
Erie & Pittsburg, 3½s, 1940,	10,000.00	10,000.00	10,000.00
Hannibal & St. Joseph, 6s, 1911,	10,000.00	10,000.00	11,500.00
Iowa Falls & Sioux City, 7s, 1917,	16,000.00	16,000.00	20,800.00
Illinois Central:—			
Springfield Division, 3½s, 1951,	15,000.00	15,000.00	14,550.00
Kan. C., St. Jo., & C. B., 7s, 1907,	17,000.00	17,000.00	18,360.00
Louisville & Nash. Ufd., 4s, 1940,	20,000.00	20,000.00	20,800.00
McKeesp't & Belle Vernon, 6s, 1918,	5,000.00	5,000.00	6,000.00
Mil., L. S. & Western, 6s, 1925,	5,000.00	5,000.00	6,750.00
Minneapolis & St. Louis, 5s, 1934,	10,000.00	10,000.00	11,800.00
Minneapolis & St. Louis, 6s, 1949,	30,000.00	30,000.00	29,400.00
New York & Long Branch, 4s, 1941,	10,000.00	10,000.00	11,000.00
Norwood & Montreal, 5s, 1916,	5,000.00	5,000.00	5,600.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,500.00

DIME SAVINGS BANK, HARTFORD. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Pitts., McK. & Yough., 6s, 1932, \$	5,000.00	5,000.00	7,000.00
Skaneateles, 5s, 1918,	5,000.00	5,000.00	5,600.00
St. Paul, Minn. & Man., 6s, 1909,	5,000.00	5,000.00	5,500.00
St. Paul, Minn. & Man., 4½s, 1933,	35,000.00	35,000.00	39,900.00
Dakota Extension, 6s, 1910,	10,000.00	10,000.00	11,100.00
Montana Extension, 4s, 1937,	40,000.00	40,000.00	41,700.00
Terminal Ry. of St. Louis, 4½s, 1939,	10,000.00	10,000.00	11,400.00
Terminal Ry. of St. Louis, 5s, 1944,	10,000.00	10,000.00	12,300.00
Terre Haute & Ind., 5s, 1925,	30,000.00	30,000.00	35,550.00
United N. J. R. R. & C. Co., 4s, 1944,	5,000.00	5,000.00	5,750.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	25,000.00	30,750.00
Montana Central, 5s, 1937,	10,000.00	10,000.00	12,200.00
St. Paul & Sioux City, 6s, 1919,	10,000.00	10,000.00	12,500.00
Totals, \$	742,000.00	739,500.00	822,690.00 .
BANK STOCKS.			
125 shares National Exchg., Hartford, \$	6,250.00	6,250.00	8,437.50
102 " American National, "	5,100.00	5,100.00	7,395.00
95 " Phoenix " "	9,500.00	9,500.00	11,875.00
40 " Mercantile " "	320.00	320.00	320.00
36 " Far. & Mech. " "	3,600.00	3,600.00	4,500.00
33 " Charter Oak " "	3,300.00	3,300.00	4,455.00
21 " Ætna " "	2,100.00	2,100.00	4,200.00
9 " Conn. T. & S. D. Co., "	900.00	900.00	2,250.00
3 " First National, " "	300.00	300.00	450.00
9 " State Bank, " "	900.00	900.00	1,350.00
17 " Middlesex Co. Nat., Middletown	1,700.00	1,700.00	1,700.00
38 " Middletown " "	2,850.00	2,850.00	3,990.00
Totals, \$	36,820.00	36,820.00	50,922.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,813; total amount, \$1,180,532.08
2	Number of depositors having \$1,000 and not over \$2,000,	549; total amount, 704,404.96
3	Number of depositors having over \$2,000 and not over \$10,000,	148; total amount, 450,735.33
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	10,510; total deposits, \$2,335,672.37
6	Largest amount due a single depositor,	9,579.30

DIME SAVINGS BANK, HARTFORD. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 1,635; number closed, 1,037; increase, 598.	
8	Amount deposited, including interest credited, during the past year,	\$799,110.28
9	Amount withdrawn during the past year,	540,100.60
10	Amount of increase,	250,009.68
11	Total of interest and profit and loss and rent accounts per last report,	\$44,790.57
12	Amount of income received during the year,	106,167.58— 150,958.15
13	Total expenses, including salaries, during the year,	7,255.56
14	State tax during the year,	5,054.59
15	Town and City taxes and assessments paid,	122.19
16	Net amount of premiums charged off,	7,000.00
17	All other amounts charged off,	838.52
18	Dividends, 2 per cent. paid Oct. 1, 1904; amount,	38,554.53
	2 per cent. paid Apr. 1, 1905; amount,	40,455.17
19	Net amount carried to surplus,	5,000.00
20	Total of interest and profit and loss and rent accounts per this report,	46,677.59— 150,958.15
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	470.00
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	35,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	29,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%
28	Net income from foreclosed real estate during the past year,	166.75
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.— President, P. H. Woodward; Treasurer, Robert W. Dwyer; Directors or Trustees, John R. Redfield, P. H. Woodward, C. C. Kimball, Charles B. Whiting, W. O. Burr, Thomas Sisson, S. G. Dunham, C. S. Davidson, D. A. Rood, William Waldo Hyde, Henry L. Bunce, George H. Day, Silas Goodell, Edward B. Hatch, R. W. Huntington, Jr., Thomas M. Smith, E. O. Goodwin, E. C. Hilliard, R. H. Ensign, John O. Enders, R. P. Chapman, N. W. Hayden, R. W. Dwyer.

THE DIME SAVINGS BANK OF NORWICH. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CORPORATION STOCKS.			
50 shares Attawaugan Co., . . \$	5,000.00	3,500.00	3,500.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City Los Angeles, Cal., 4½s, 1934, \$	15,300.00	15,300.00	17,748.00
Town Huntington, Ct., 4s, 1917,	20,000.00	20,000.00	20,800.00
" New Canaan, Ct., 3½s, 1929,	25,000.00	25,000.00	25,000.00
City Norwich, Ct., skg. fd., 5s, 1908,	1,000.00	1,000.00	1,040.00
" Norwich, Ct., 3½s, 1925,	26,000.00	26,000.00	26,000.00
" Sioux City, Ia., 4½s, 1920,	25,000.00	25,000.00	26,375.00
" Duluth, Minn., gen. fd., 5s, 1918,	6,000.00	6,000.00	6,690.00
" Duluth, Minn., gen. fd., 5s, 1923,	6,000.00	6,000.00	6,870.00
" Duluth, Minn., park, 4s, 1921,	11,000.00	11,000.00	11,165.00
" Minneapolis, Minn., 4s, 1922,	20,000.00	20,000.00	21,200.00
" Omaha, Neb., library, 5s, 1912,	10,000.00	10,000.00	10,775.00
" Omaha, Neb., park, 5s, 1912,	25,000.00	25,000.00	26,937.50
" Camden, N. J., 4s, 1926,	10,000.00	10,000.00	10,725.00
" Hoboken, N. J., 4½s, 1912,	10,000.00	10,000.00	10,500.00
" Paterson, N. J., 4s, 1910,	25,000.00	25,000.00	25,250.00
" Paterson, N. J., school, 4s, 1929,	25,000.00	25,000.00	26,000.00
" N. Y., Gravesend, N. Y., 5s, 1934,	11,000.00	11,000.00	13,750.00
" Canton, O., refunding, 4s, 1930,	15,000.00	15,000.00	15,600.00
" Cincinnati, O., 6s, 1909,	22,000.00	22,000.00	23,925.00
" Cleveland, O., grade, c., 4s, 1923,	25,000.00	25,000.00	26,000.00
" Columbus, O., 5s, 1910,	25,000.00	25,000.00	26,437.50
" Toledo, O., gen. fd. rfd., 4½s, 1914,	25,000.00	25,000.00	26,250.00
" Portland, Ore., 5s, 1922,	35,000.00	35,000.00	40,512.50
" Pawtucket, R. I., 4s, 1937,	22,000.00	22,000.00	23,210.00
" " " 4s, 1910,	6,000.00	6,000.00	6,000.00
" " gen. & h'way, 4s, 1923,	4,000.00	4,000.00	4,150.00
" Woonsocket, R. I., 4s, 1921,	10,000.00	10,000.00	10,100.00
Totals, \$	460,300.00	460,300.00	489,010.50
RAILROAD BONDS.			
Atlantic Coast Line:—			
First cons. mortgage, 4s, 1952, \$	10,000.00	10,000.00	10,200.00
Beech Creek, 4s, 1936,	25,000.00	25,000.00	26,843.75
Burlington, C. R. & No., 5s, 1934,	100,000.00	100,000.00	121,000.00
C., B. & Q., Illinois Div., 3½s, 1949,	80,000.00	80,000.00	76,800.00
Chic. & Eastern Illinois, 5s, 1937,	90,000.00	90,000.00	109,800.00
Chicago, Milwaukee & St. Paul:—			
Chic. & Pacific Western, 5s, 1921,	40,000.00	40,000.00	46,400.00
La Crosse & Dav., 5s, 1919,	30,000.00	30,000.00	34,050.00
Chic. & N. W., Boyer Val., 3½s, 1923,	50,000.00	50,000.00	48,250.00

THE DIME SAVINGS BANK OF NORWICH. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago & Northwestern:—			
Minn. & Iowa, 3½s, 1924, \$	50,000.00	50,000.00	48,250.00
Chic. R. I. & Pacific, 4s, 1988,	75,000.00	75,000.00	79,500.00
Erie & Pittsburg, 3½s, 1940,	25,000.00	25,000.00	24,562.50
Ill. Cent., Louisville Div., 3½s, 1953,	50,000.00	48,125.00	48,125.00
St. L. Merch. Bridge Ter., 5s, 1930,	15,000.00	15,000.00	17,400.00
St. Paul, Minn. & Manitoba:—			
Consol. Mortgage, 4½s, 1933,	60,000.00	60,000.00	68,100.00
Dakota Extension, 6s, 1910,	30,000.00	30,000.00	33,300.00
East. R. of Minn. Div., 5s, 1908,	10,000.00	10,000.00	10,450.00
Montana Extension " 4s, 1937,	95,000.00	95,000.00	99,275.00
Sunbury & Lewistown, 4s, 1936,	25,000.00	25,000.00	25,500.00
Tuscarora Valley, 5s, 1917,	10,000.00	10,000.00	10,000.00
Totals, \$	870,000.00	868,125.00	937,806.25
BANK STOCKS.			
311 shares Thames Nat., Norwich, . \$	31,100.00	42,320.00	52,870.00
131 " Merchants Nat., Norwich, .	13,100.00	13,100.00	15,065.00
Totals, \$	44,200.00	55,420.00	67,935.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,121; total amount,	\$890,627.60
2	Number of depositors having \$1,000 and not over \$2,000,	465; total amount,	629,754.00
3	Number of depositors having over \$2,000 and not over \$10,000,	239; total amount,	840,380.00
4	Number of depositors having over \$10,000,	7; total amount,	139,809.00
5	Total number of depositors,	6,832; total deposits,	\$2,500,570.60
6	Largest amount due a single depositor,		39,445.44
7	Number of accounts opened during the past year, 1,048; number closed, 839; increase, 209.		
8	Amount deposited, including interest credited, during the past year,		562,686.05
9	Amount withdrawn during the past year,		425,665.62
10	Amount of increase,		137,020.43
11	Total amount of profit and loss accounts per last report,	\$51,949.91	
12	Amount of income received during the year,	127,166.07—	179,105.98
13	Total expenses, including salaries, during the year,	8,719.57	
14	State tax during the year,	4,834.04	
15	Town and City taxes and assessments paid,	250.49	

THE DIME SAVINGS BANK OF NORWICH. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	Net amount of premiums charged off,	\$4,369.83	
17	All other amounts charged off,	22,742.66	
18	Dividends, 2 per cent. paid Nov., 1904; amount,	45,861.49	
	2 per cent. paid May, 1905; amount,	47,448.21	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	44,879.69	—\$179,105.98
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	6,800.00	
23	Loans on real estate — are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	37,500.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	About 1%	
28	Net income from foreclosed real estate during the past year,	198.99	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in May.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in May.		

OFFICERS.—President, J. Hunt Smith; Treasurer, Frank L. Woodard; Vice-Presidents, Francis J. Leavens, William C. Osgood, W. R. Burnham; Directors, Gardiner Greene, Reuben S. Bartlett, N. Douglas Sevin, Nicholas Tarrant, Vine S. Stetson, William B. Young, Frank L. Woodard, George A. Davis, Charles N. Kinney.

THE DIME SAVINGS BANK, OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$525,495.00	Whole amount of deposits, . . .	\$835,985.74
Loans on personal security only,	36,800.00	Surplus account,	32,000.00
Railroad bonds,	240,000.00	Interest account, less current expenses and taxes paid,	7,930.93
Bank stocks in Connecticut,	19,900.00	Profit and loss account,	4.34
Real estate by foreclosure,	35,679.27		
Premium account,	12,431.37		
Cash in banks,	4,148.52		
Cash in vault,	1,466.85		
Total assets,	\$875,921.01	Total liabilities,	\$875,921.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Beech Creek, 4s, 1936, \$	10,000.00	10,000.00	10,600.00
Morris & Essex, 7s, 1915,	5,000.00	5,000.00	6,450.00
New York, Lack. & West., 6s, 1921,	10,000.00	10,000.00	12,800.00
St. Paul, Minn. & Man., 6s, 1933,	30,000.00	30,000.00	41,700.00
Chicago & Eastern Ill., 5s, 1937,	40,000.00	40,000.00	48,800.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,600.00
Montana Central, 5s, 1937,	5,000.00	5,000.00	5,900.00
Chic. St. P., Minn. & O., 6s, 1930,	20,000.00	20,000.00	27,600.00
Burl., Ced. Rap. & No., 5s, 1934,	35,000.00	35,000.00	42,262.50
Chic. St. L. & New Or., 5s, 1951,	10,000.00	10,000.00	12,450.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,000.00
Willmar & Sioux Falls, 5s, 1938,	20,000.00	20,000.00	24,200.00
Chicago, R. I. & Pacific, 4s, 1988,	20,000.00	20,000.00	21,100.00
Elgin, Joliet & Eastern, 5s, 1941,	15,000.00	15,000.00	18,000.00
Totals, \$	240,000.00	240,000.00	297,462.50
BANK STOCKS.			
172 shares First National, Wallingford, \$	17,200.00	17,200.00	20,640.00
11 " First " Meriden,	1,100.00	1,100.00	2,200.00
16 " Home " "	1,600.00	1,600.00	1,920.00
Totals, \$	19,900.00	19,900.00	24,760.00

THE DIME SAVINGS BANK OF WALLINGFORD. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,017; total amount,	\$493,227.63
2	Number of depositors having \$1,000 and not over \$2,000,	168; total amount,	223,187.28
3	Number of depositors having over \$2,000 and not over \$10,000,	44; total amount,	119,570.83
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,229; total deposits,	\$835,985.74
6	Largest amount due a single depositor,		5,402.21
7	Number of accounts opened during the past year, 534; number closed, 388; increase, 146.		
8	Amount deposited, including interest credited, during the past year,		274,618.11
9	Amount withdrawn during the past year,		216,547.73
10	Amount of increase,		58,070.38
11	Total of interest and profit and loss and rent accounts per last report,	\$7,531.01	
12	Amount of income received during the year,	41,634.95—	49,165.96
13	Total expenses, including salaries, during the year,	4,116.61	
14	State tax during the year,	1,271.18	
15	Town and City taxes and assessments paid,	581.11	
16	Net amount of premiums charged off,	5,017.76	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	14,766.06	
	2 per cent. paid July 1, 1905; amount,	15,477.97	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	7,935.27—	49,165.96
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		10,300.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		32,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		20,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.		

OFFICERS.— President, Leverett M. Hubbard; Treasurer, Leonard B. Bishop; Assistant Treasurer, Robert H. Cowles; Directors or Trustees, Leverett M. Hubbard, Albert D. Judd, Charles M. Jones, George D. Munson, Marcus E. Cooke, George E. Dickerman, James Gaffney, Charles B. Yale, Charles D. Morris.

*3 per cent. per annum on excess of \$2,000.

DIME SAVINGS BANK OF WATERBURY.

OTIS S. NORTHBOP, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,066,534.00	Whole amount of deposits, \$4,629,157.95	
Loans on collateral security, . . .	413,185.00	Surplus account, . . .	75,000.00
Loans on personal security only,	301,650.00	Interest account, less current expenses and taxes paid,	99,777.42
Town, city and borough notes and orders,	32,000.00	Profit and loss account, . . .	6,807.08
School district notes and orders,	58,100.00	Due borrowers,	43,548.75
Town, city, school district, and corporation bonds, . . .	284,000.00		
Railroad bonds,	1,463,500.00		
Bank stocks in Connecticut, . . .	37,000.00		
Real estate by foreclosure, . . .	6,774.04		
Banking house,	34,000.00		
Cash in banks,	119,128.40		
Cash in vault,	38,419.76		
Total assets,	\$4,854,291.20	Total liabilities,	\$4,854,291.20

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Middlebury, Ct.,	\$ 14,000.00	14,000.00	14,000.00
Watertown, Ct.,	18,000.00	18,000.00	18,000.00
Totals,	\$ 32,000.00	32,000.00	32,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bunker Hill, Waterbury,	\$ 6,000.00	6,000.00	6,000.00
Center, Watertown,	9,700.00	9,700.00	9,700.00
Hopeville, Waterbury,	8,700.00	8,700.00	8,700.00
Oronoke, "	450.00	450.00	450.00
Park Road, "	7,700.00	7,700.00	7,700.00
Saw Mill Plain, "	16,200.00	16,200.00	16,200.00
Waterville, "	9,350.00	9,350.00	9,350.00
Totals,	\$ 58,100.00	58,100.00	58,100.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Borough of Naugatuck, Ct., 4s, 1906, \$	5,000.00	5,000.00	5,000.00
City of Waterbury, Ct., 3½s, 1908,	5,000.00	5,000.00	5,000.00
" " " 3½s, 1909,	5,000.00	5,000.00	5,000.00
" " " 3½s, 1913,	5,000.00	5,000.00	5,000.00
" " " 3½s, 1914,	15,000.00	15,000.00	15,000.00
" " " 3½s, 1915,	10,000.00	10,000.00	10,000.00
" " " 3½s, 1916,	10,000.00	10,000.00	10,000.00
" " " 3½s, 1917,	5,000.00	5,000.00	5,000.00
" " " 3½s, 1926,	5,000.00	5,000.00	5,000.00
" " " 3½s, 1927,	10,000.00	10,000.00	10,000.00
" " " 3½s, 1928,	10,000.00	10,000.00	10,000.00
" Kansas City, Kan., 6s, 1907,	5,000.00	5,000.00	5,100.00
" " " 6s, 1908,	5,000.00	5,000.00	5,200.00
" Paterson, N. J., 4½s, 1907,	10,000.00	10,000.00	10,000.00
" " " 4½s, 1933,	10,000.00	10,000.00	10,800.00
" New York, N. Y., 3½s, 1953,	50,000.00	50,000.00	50,000.00
" Cleveland, Ohio, 4s, 1924,	25,000.00	25,000.00	25,750.00
" Columbus, " 4½s, 1921,	10,000.00	10,000.00	10,300.00
" " " 4s, 1920-45,	25,000.00	25,000.00	25,600.00
" Toledo, " 4s, 1925,	20,000.00	20,000.00	20,000.00
" " " 3½s, 1930,	30,000.00	30,000.00	30,000.00
" Racine, Wis., 3½s, 1919,	9,000.00	9,000.00	9,000.00
Totals, \$	284,000.00	284,000.00	286,650.00
RAILROAD BONDS.			
Burl. Ced. Rap. & No., 5s, 1934, \$	50,000.00	50,000.00	58,500.00
Chic., Burl. & Quincy, 3½s, 1949,	100,000.00	95,000.00	95,000.00
Clearfield & Mahoning, 5s, 1943,	60,000.00	60,000.00	72,000.00
Chic., Mil. & St. Paul:—			
Chic. & Mo. Riv. Div., 5s, 1926,	30,000.00	30,000.00	35,400.00
Chic. & Lake Sup. Div., 5s, 1921,	20,000.00	20,000.00	23,000.00
Chic. & Pacific West. Div., 5s, 1921,	50,000.00	50,000.00	57,500.00
Central R. R. of N. J., 5s, 1987,	40,000.00	40,000.00	52,800.00
Chicago & Alton, 3s, 1949,	100,000.00	85,000.00	85,000.00
Chicago & Eastern Ill., 5s, 1937,	100,000.00	100,000.00	120,000.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	30,000.00	30,000.00	34,200.00
Menominee Extension, 7s, 1911,	25,000.00	25,000.00	28,500.00
Menominee River, 7s, 1911,	4,000.00	4,000.00	5,000.00
Mil., L. S. & Western, 6s, 1924,	15,000.00	15,000.00	19,200.00
Northern Illinois, 5s, 1911,	20,000.00	20,000.00	21,000.00
Northwestern Union, 7s, 1917,	20,000.00	20,000.00	25,400.00
Ottumwa, C. F. & St. P., 5s, 1909,	20,000.00	20,000.00	20,600.00
Chicago, R. I. & Pacific, 4s, 1988,	100,000.00	100,000.00	105,000.00
Cleveland & Mahoning, 5s, 1938,	25,000.00	25,000.00	30,000.00
Del., Lack. & Western, 7s, 1907,	10,000.00	10,000.00	10,500.00
Det., Grand Rap. & West., 4s, 1946,	12,000.00	12,000.00	12,000.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	BOOK VALUE.	PAR VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Erie:—			
Goshen & Deckertown, 6s, 1928, \$	25,000.00	25,000.00	32,500.00
Sharon, 4s, 1919,	20,000.00	20,000.00	20,000.00
Great Northern:—			
St. Paul, Minn. & Man., 6s, 1910,	40,000.00	40,000.00	43,200.00
St. Paul, Minn. & Man., 4½s, 1933,	50,000.00	50,000.00	55,000.00
Montana Extension, 4s, 1937,	25,000.00	25,000.00	26,000.00
Montana Central, 5s, 1937,	25,000.00	25,000.00	29,500.00
Montana Central, 6s, 1937,	50,000.00	50,000.00	66,500.00
Illinois Central:—			
Louisville Division, 3½s, 1953,	50,000.00	50,000.00	47,500.00
Springfield Division, 3½s, 1951,	50,000.00	50,000.00	47,500.00
Minn. & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,500.00
Minn. & St. Louis, 5s, 1934,	50,000.00	50,000.00	57,500.00
N. Y. Cent. & Hud. River:—			
Beech Creek, 4s, 1936,	30,000.00	30,000.00	31,500.00
Joliet & No. Indiana, 7s, 1907,	25,000.00	25,000.00	26,000.00
Michigan Central, 5s, 1931,	20,000.00	20,000.00	24,000.00
McK'sport & Belle Ver., 6s, 1918,	30,000.00	30,000.00	36,000.00
Pitts., McK. & Yough., 6s, 1932,	10,000.00	10,000.00	13,000.00
Rome, Watertown & O., 6s, 1910,	10,000.00	10,000.00	10,800.00
N. Y., N. H. & Hartford, 4s, 1914,	50,000.00	50,000.00	50,500.00
N. Y., N. H. & Hartford, 3½s, 1954,	50,000.00	47,500.00	47,500.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	28,000.00
Tuscarora Valley, 5s, 1917,	10,000.00	10,000.00	10,900.00
Totals, \$	1,486,000.00	1,463,500.00	1,623,500.00
BANK STOCKS.			
500 shares Waterbury Nat., Waterbury, \$	25,000.00	25,000.00	37,500.00
50 " Citizens " "	5,000.00	5,000.00	6,500.00
60 " Manufacturers Nat., "	6,000.00	6,000.00	7,200.00
10 " Birmingham Nat., Derby,	1,000.00	1,000.00	1,600.00
Totals, \$	37,000.00	37,000.00	52,800.00

DIME SAVINGS BANK OF WATERBURY. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	13,504; total amount, \$2,256,507.91	
2	Number of depositors having \$1,000 and not over \$2,000,	893; total amount, 1,168,421.93	
3	Number of depositors having over \$2,000 and not over \$10,000,	351; total amount, 1,121,611.54	
4	Number of depositors having over \$10,000,	6; total amount, 82,616.57	
5	Total number of depositors,	14,754; total deposits, \$4,629,157.95	
6	Largest amount due a single depositor,	19,616.57	
7	Number of accounts opened during the past year, 2,371; number closed, 1,513; increase, 858.		
8	Amount deposited, including interest credited, during the past year,	1,507,810.98	
9	Amount withdrawn during the past year,	1,168,011.18	
10	Amount of increase,	339,799.80	
11	Total of interest and profit and loss and rent accounts per last report,	\$90,124.21	
12	Amount of income received during the year,	211,350.14—	301,474.35
13	Total expenses, including salaries, during the year,	9,186.61	
14	State tax during the year,	9,907.34	
15	Town and City taxes and assessments paid,	619.95	
16	Net amount of premiums charged off,	10,190.00	
17	All other amounts charged off,	1,610.00	
18	Dividends, 2 per cent. paid Oct. 1, 1904; amount, 2 per cent. paid Apr. 1, 1905; amount,	80,293.12 83,082.83	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	106,584.50—	301,474.35
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,000.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		200,000.00
25	Largest amount of personal loan to any one individual, firm, company, society or corporation,		50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		100,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in January.		

OFFICERS.— President, Henry H. Peck; Treasurer, Otis S. Northrop; Directors or Trustees, Elisha Leavenworth, John W. Smith, Henry H. Peck, Buel Hem-inway, Edward T. Root, Charles W. Gillette, William E. Fulton, Edward L. Fris-bie, Sr., Gilman C. Hill, Arthur O. Shepardson, John P. Elton, Mark L. Sperry, Ralph N. Blakeslee, Otis S. Northrop.

ESSEX SAVINGS BANK.

L. L. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$169,343.00	Whole amount of deposits, . . .	\$792,380.81
Loans on collateral security, . . .	4,240.00	Surplus account, . . .	25,000.00
Loans on personal security only, . . .	16,485.72	Interest account, less current expenses and taxes paid, . . .	5,504.30
Town, city, school district and corporation bonds, . . .	129,000.00		
Railroad bonds, . . .	349,000.00		
Railroad stocks, . . .	9,074.38		
Bank stocks in Connecticut, . . .	62,894.50		
Bank stocks in other states, . . .	42,385.28		
Real estate by foreclosure, . . .	23,270.08		
Banking house, . . .	4,785.13		
Premium account, . . .	1,449.18		
Cash in banks, . . .	8,672.46		
Cash in vault, . . .	2,285.38		
Total assets, . . .	\$822,885.11	Total liabilities, . . .	\$822,885.11

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
39 shares Atchison, Topeka & Santa Fe, \$	3,900.00	3,500.00	4,095.00
40 " Del. & Hudson Canal Co., . . .	4,000.00	4,074.38	8,720.00
30 " Pere Marquette, . . .	3,000.00	1,500.00	2,550.00
Totals, \$	10,900.00	9,074.38	15,365.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1930, \$	10,000.00	10,000.00	11,300.00
Bay City, Mich., 4s, 1931, . . .	10,000.00	10,000.00	10,450.00
City of Columbus, Ohio, 4s, 1933, . . .	10,000.00	10,000.00	10,500.00
" New Haven, Ct., 3½s, 1939, . . .	1,000.00	1,000.00	1,100.00
" Omaha, Neb., 4s, 1918, . . .	30,000.00	30,000.00	30,600.00
" S. Omaha, Neb., 5s, 1924, . . .	5,000.00	5,000.00	5,650.00
" Pueblo, Col., 5s, 1912, . . .	2,000.00	2,000.00	2,100.00
" Pueblo, Col., 6s, 1906, . . .	5,000.00	5,000.00	5,060.00
" Sioux City, Ia., 4½s, 1916, . . .	8,000.00	8,000.00	8,300.00
" Tacoma, Wash., 5s, 1913, . . .	5,000.00	5,000.00	5,300.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
City of Toledo, Ohio, 3½s, 1930, \$		25,000.00	25,000.00	25,000.00
“ Wichita, Kan., 6s, 1921,		7,000.00	7,000.00	7,700.00
“ Canton, Ohio, 4s, 1930,		7,000.00	7,000.00	7,200.00
Town of East Lyme, Ct., 4s, 1925,		4,000.00	4,000.00	4,200.00
Totals.	\$	129,000.00	129,000.00	134,400.00
RAILROAD BONDS.				
Atchison, Topeka & S. Fe., 4s, 1995, \$		7,000.00	7,000.00	7,210.00
Ashland Coal & Iron, 4s, 1925,		10,000.00	10,000.00	10,100.00
Baltimore & Harrisburg, 5s, 1936,		15,000.00	15,000.00	16,950.00
Buffalo & Susquehanna, 4s, 1951,		5,000.00	5,000.00	5,000.00
Burlington & Mo. River, 6s, 1918,		8,000.00	8,000.00	9,600.00
Burl., Cedar Rap. & No., 5s, 1934,		15,000.00	15,000.00	18,000.00
Chicago & Indiana Coal, 5s, 1936,		10,000.00	10,000.00	11,800.00
Chicago & Eastern Ill., 5s, 1937,		23,000.00	23,000.00	27,800.00
Chic., Mil. & St. Paul:—				
M. Pt. Division, 5s, 1910,		21,000.00	21,000.00	21,900.00
S. W. Division, 6s, 1909,		14,000.00	14,000.00	15,120.00
Dubuque Division, 6s, 1920,		8,000.00	8,000.00	10,100.00
La Crosse & Dav. Div., 5s, 1919,		5,000.00	5,000.00	5,650.00
Chic., & Northwestern, 6s, 1929,		4,000.00	4,000.00	4,480.00
Chic., R. I., & Pacific, 4s, 1988,		15,000.00	15,000.00	15,750.00
Clearfield & Mahoning, 5s, 1943,		2,000.00	2,000.00	2,360.00
Det., Grand Rap. & West., 4s, 1946,		3,500.00	3,500.00	3,400.00
Evansville & Terre Haute, 6s, 1923,		5,000.00	5,000.00	6,000.00
Goshen & Deckertown, 6s, 1928,		7,500.00	7,500.00	9,750.00
Iowa Falls & Sioux City, 7s, 1917,		15,000.00	15,000.00	18,750.00
Joliet & Northern Ind., 7s, 1907,		10,000.00	10,000.00	10,500.00
Minneapolis & St. Louis, 5s, 1934,		20,000.00	20,000.00	23,400.00
Minneapolis & St. Louis, 4s, 1949,		15,000.00	15,000.00	14,700.00
Mil., Lake Shore & West., 6s, 1924,		5,000.00	5,000.00	6,500.00
Northern Illinois, 5s, 1910,		5,000.00	5,000.00	5,350.00
Peoria & Pekin Union, 6s, 1921,		5,000.00	5,000.00	6,050.00
Pitts., McK. & Yough., 6s, 1932,		10,000.00	10,000.00	13,500.00
Sioux City & Pacific, 3½s, 1936,		10,000.00	10,000.00	9,600.00
St. Paul, Minn. & Man., 6s, 1910,		6,000.00	6,000.00	6,600.00
St. Paul, Minn. & Man., 4s, 1937,		10,000.00	10,000.00	10,400.00
St. Paul, Minn. & Man., 6s, 1933,		4,000.00	4,000.00	5,500.00
Staten Island, 4½s, 1943,		10,000.00	10,000.00	10,200.00
Sunbury, Haz. & Wilkes., 5s, 1928,		11,000.00	11,000.00	11,200.00
St. Louis, Iron Mt. & So., 4s, 1933,		10,000.00	10,000.00	9,600.00
Southern Indiana, 4s, 1951,		5,000.00	5,000.00	4,800.00
Tuscarora Valley, 5s, 1917,		20,000.00	20,000.00	21,200.00
Totals.	\$	349,000.00	349,000.00	388,820.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
63 shares	Saybrook,	Essex,	\$	3,150.00	1,889.50	2,835.00
38 "	City National,	Danbury,		3,800.00	3,800.00	3,800.00
37 "	First "	Norwich,		3,700.00	3,280.00	2,775.00
7 "	Merchants National,	"		700.00	700.00	735.00
10 "	Uncas "	"		1,000.00	1,000.00	1,000.00
20 "	Meriden "	Meriden,		2,000.00	2,000.00	2,100.00
7 "	Home "	"		700.00	700.00	840.00
30 "	First "	"		3,000.00	3,000.00	5,700.00
2 "	First "	Portland,		200.00	200.00	200.00
36 "	First "	Stonington,		3,600.00	3,600.00	4,140.00
40 "	Mystic River,	Mystic,		2,000.00	2,000.00	2,480.00
31 "	Deep River "	Deep River,		3,100.00	3,100.00	3,410.00
40 "	Central "	Middletown,		3,000.00	3,000.00	3,080.00
38 "	First "	"		3,800.00	3,800.00	3,800.00
20 "	Middlesex Co. "	"		2,000.00	2,000.00	1,800.00
47 "	Middletown "	"		3,525.00	3,525.00	4,935.00
25 "	National Bank of Norwalk,	"		2,500.00	2,500.00	2,750.00
20 "	Fairfield Co. Nat.,	"		2,000.00	2,000.00	1,800.00
10 "	Second "	New Haven,		1,000.00	1,000.00	1,850.00
15 "	Yale "	"		1,500.00	1,500.00	1,875.00
14 "	Merchants "	"		700.00	700.00	812.00
7 "	Conn. T. & S. D. Co.,	Hartford,		700.00	700.00	1,505.00
12 "	City Bank,	"		1,200.00	1,200.00	960.00
20 "	Hartford Trust Co.,	"		2,000.00	2,000.00	3,500.00
19 "	Charter Oak Nat.,	"		1,900.00	1,900.00	2,090.00
20 "	Hartford "	"		2,000.00	2,000.00	2,600.00
27 "	Phoenix "	"		2,700.00	2,700.00	3,132.00
50 "	National Exchange,	"		2,500.00	2,500.00	3,000.00
16 "	Rockville Nat.,	Rockville,		1,600.00	1,600.00	1,680.00
5 "	Clinton "	Clinton,		500.00	500.00	525.00
25 "	Danbury "	Danbury,		2,500.00	2,500.00	2,500.00
30 "	Am. Exch. Nat.,	New York,		3,000.00	5,500.00	8,100.00
5 "	Bk. of America,	"		500.00	1,992.50	2,625.00
10 "	Bk. of N. Y., N. B. A.,	"		1,000.00	2,500.00	3,100.00
35 "	Nat. Bk. of Commerce,	"		3,500.00	7,200.00	6,895.00
30 "	Chatham National,	"		750.00	1,475.00	2,325.00
30 "	National Park,	"		3,000.00	7,000.00	14,550.00
25 "	Fourth National,	"		2,500.00	4,386.78	5,250.00
50 "	Nat. Shoe & Leather,	"		5,000.00	6,900.00	8,000.00
80 "	Oriental,	"		2,000.00	4,040.00	5,200.00
6 "	Nat. North America,	"		600.00	1,391.00	1,410.00
Totals, \$				86,425.00	105,279.78	131,664.00

ESSEX SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,822; total amount,	\$300,349.96
2	Number of depositors having \$1,000 and not over \$2,000,	145; total amount,	196,178.27
3	Number of depositors having over \$2,000 and not over \$10,000,	84; total amount,	284,851.63
4	Number of depositors having over \$10,000,	1; total amount,	11,000.95
5	Total number of depositors,	2,052; total deposits,	\$792,380.81
6	Largest amount due a single depositor,		11,000.95
7	Number of accounts opened during the past year, 204; number closed, 200; increase, 4.		
8	Amount deposited, including interest credited, during the past year,		158,255.88
9	Amount withdrawn during the past year,		137,082.10
10	Amount of increase,		21,173.78
11	Total of interest and profit and loss and rent accounts per last report,	\$6,935.53	
12	Amount of income received during the year,	39,377.93—	46,313.46
13	Total expenses, including salaries, during the year,	2,817.21	
14	State tax during the year,	1,398.57	
15	Town and City taxes and assessments paid,	380.44	
16	Net amount of premiums charged off,	5,000.00	
17	All other amounts charged off,	737.71	
18	Dividends, 2 per cent. paid Jan., 1905; amount,	15,137.89	
	2 per cent. paid July, 1905; amount,	15,337.34	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	5,504.30—	46,313.46
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in July.		

OFFICERS.— President, N. H. Williams; Treasurer, L. L. Wooster; Directors or Trustees, N. H. Williams, H. K. Anderson, W. H. Parmelee, H. B. Sisson, J. M. Hayden, G. I. Stevens, Charles H. Rose, James H. Lord, E. E. Dickinson, G. L. Burrows, D. W. Pratt, G. W. Denison, C. E. Chapman, E. O. Reynolds, C. H. Mather, William Marvin, L. L. Wooster.

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

SEYMOUR CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$381,699.58 Loans on collateral security, . . . 91,542.48 Loans on personal security only, . . . 20,900.00 Town, city, and borough notes and orders, . . . 50,000.00 School district notes and orders, . . . 11,400.00 Town, city, school district, and corporation bonds, . . . 113,339.00 Railroad bonds, . . . 460,627.48 Bank stocks in Connecticut, . . . 50,571.50 Bank stocks in other states, . . . 59,737.00 Real estate by foreclosure, . . . 7,000.00 Suspense account, . . . 273.27 Furniture and fixtures, . . . 1,200.00 Cash in banks, . . . 31,995.05 Cash in vault, . . . 4,260.41	Whole amount of deposits, \$1,213,611.43 Surplus account, . . . 37,000.00 Profit and loss account, . . . 33,934.34
Total assets, . . . \$1,284,545.77	Total liabilities, . . . \$1,284,545.77

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk notes, . . . \$	35,000.00	35,000.00	35,000.00
City of South Norwalk notes, . . .	15,000.00	15,000.00	15,000.00
Totals, . . . \$	50,000.00	50,000.00	50,000.00
SCHOOL DISTRICT NOTES AND ORDERS:			
Center School District, Norwalk, . . . \$	2,400.00	2,400.00	2,400.00
Over River School District, Norwalk, . . .	9,000.00	9,000.00	9,000.00
Totals, . . . \$	11,400.00	11,400.00	11,400.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.					
Los Angeles, Cal.,	4s,	1908,	\$ 1,000.00	1,000.00	1,009.50
Los Angeles, Cal.,	4s,	1912,	2,000.00	2,000.00	2,040.00
Norwalk, Conn.,	4s,	1907,	10,000.00	10,000.00	10,095.00
Bethel, Conn.,	6s,	1908,	9,000.00	9,000.00	9,630.00
Pueblo, Colo.,	6s,	1908,	2,000.00	2,000.00	2,050.00
New Albany, Ind.,	5s,	1915,	5,000.00	5,000.00	5,500.00
South Omaha, Neb.,	5s,	1924,	10,000.00	10,264.00	10,400.00
South Omaha, Neb.,	5s,	1924,	5,000.00	5,171.00	5,200.00
Omaha, Neb.,	4s,	1918,	15,000.00	15,516.00	15,600.00
Portland, Ore.,	5s,	1928,	15,000.00	18,048.00	18,000.00
Portland, Ore., (Albina),	6s,	1910,	5,000.00	5,340.00	5,500.00
Toledo, Ohio,	4s,	1917,	4,500.00	4,500.00	4,635.00
Toledo, Ohio,	4s,	1942,	500.00	500.00	530.00
Columbus, Ohio,	4s,	1920,	10,000.00	10,000.00	10,100.00
Colorado Springs, Colo.,	4s,	1924,	15,000.00	15,000.00	15,375.00
Totals,			\$ 109,000.00	113,339.00	115,664.50
RAILROAD BONDS.					
Buffalo & Susquehanna,	4s,	1951,	\$ 25,000.00	24,568.75	24,625.00
Chicago, Mil. & St. Paul:—					
Chicago & Mo. Riv.,	5s,	1926,	25,000.00	28,815.00	29,625.00
Chic. & Pacific West.,	5s,	1921,	35,000.00	39,400.00	40,468.75
La Crosse & Daveport,	5s,	1919,	25,000.00	27,920.00	28,312.50
Dubuque Division,	6s,	1920,	5,000.00	6,155.00	6,250.00
Chic., St. P., Minn. & O.,	6s,	1930,	20,000.00	25,995.00	27,600.00
St. Paul & Sioux City,	6s,	1919,	15,000.00	18,005.00	18,750.00
St. Paul, Minn. & Manitoba:—					
East. of Minn., No. Div.,	4s,	1943,	20,000.00	20,910.00	21,000.00
Montana Central,	5s,	1937,	5,000.00	5,857.00	5,950.00
Montana Central,	6s,	1937,	10,000.00	13,587.50	13,600.00
Pacific Extension,	4s,	1940,	87,192.64	90,632.73	90,898.33
Louisville & Nash., Ufd,	4s,	1940,	10,000.00	10,000.00	10,500.00
St. Louis Division,	6s,	1921,	10,000.00	12,160.00	12,200.00
St. Louis, Iron Mt. & So.:—					
River & Gulf Division,	4s,	1933,	25,000.00	24,287.50	24,312.50
Chicago, R. I. & Pacific,	6s,	1917,	10,000.00	11,290.00	12,187.50
Chicago, R. I. & Pacific,	4s,	1988,	25,000.00	26,595.00	26,375.00
Burl., Ced. Rap. & No.,	5s,	1934,	10,000.00	11,950.00	12,050.00
Minneapolis & St. Louis,	5s,	1934,	5,000.00	5,724.00	5,800.00
Chicago & Eastern Ill.,	5s,	1937,	27,000.00	32,250.00	32,805.00
Southern Indiana,	4s,	1951,	10,000.00	9,525.00	9,550.00
Term'l Ry. Assn. of St. L.,	4s,	1953,	15,000.00	15,000.00	15,150.00
Totals,			\$ 419,192.64	460,627.48	468,009.68

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
29 shares	Central Nat., Norwalk, Ct., \$	2,900.00	2,928.00	3,045.00
110 "	Fairfield Co. Nat., Norwalk,	11,000.00	10,900.00	11,000.00
141 "	National Bk. of Norwalk,	14,100.00	14,181.00	15,792.00
85 "	City National, South Norwalk,	8,500.00	8,500.00	17,000.00
10 "	Conn. " Bridgeport,	1,000.00	1,400.00	1,570.00
7 "	First " Westport,	700.00	700.00	700.00
6 "	First " Norwich,	600.00	600.00	450.00
15 "	First " New Canaan,	1,500.00	1,275.00	1,350.00
50 "	Thames " Norwich,	5,000.00	7,000.00	8,250.00
22 "	Stamford " Stamford,	2,200.00	3,087.50	3,300.00
150 "	Am. Exch. Nat., N. Y. City,	15,000.00	25,500.00	41,250.00
50 "	Citizens Central Nat., "	5,000.00	7,500.00	8,000.00
50 "	Fourth " "	5,000.00	5,000.00	10,500.00
25 "	First " "	2,500.00	5,000.00	19,250.00
30 "	Mercantile " "	3,000.00	3,000.00	7,950.00
100 "	Merchants " "	5,000.00	8,250.00	8,500.00
100 "	Merchants Exch. " "	5,000.00	5,250.00	8,500.00
25 "	Southern Nat., N. Y., in liq.		50.00	50.00
187 "	Tradesmen's Nat., " "	5,884.00	187.00	187.00
Totals, \$		93,884.00	110,308.50	166,644.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,952; total amount,	\$572,743.97
2	Number of depositors having \$1,000 and not over \$2,000,	214; total amount,	271,283.21
3	Number of depositors having over \$2,000 and not over \$10,000,	112; total amount,	369,584.25
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,278; total deposits,	\$1,213,611.43
6	Largest amount due a single depositor,		9,614.27
7	Number of accounts opened during the past year, 435; number closed, 236; increase, 199.		
8	Amount deposited, including interest credited, during the past year,		394,049.42
9	Amount withdrawn during the past year,		215,424.10
10	Amount of increase,		178,625.32
11	Total of interest and profit and loss and rent accounts per last report,	\$29,899.85	
12	Amount of income received during the year,	59,771.53—	89,471.38

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$4,392.48	
14	State tax during the year,	1,997.52	
15	Town and City taxes and assessments paid,	513.16	
16	Net amount of premiums charged off,	2,968.37	
17	All other amounts charged off,	3,134.54	
18	Dividends, 2 per cent. paid Oct. 10, 1904; amount,	19,511.66	
	2 per cent. paid Apr. 10, 1905; amount,	21,019.31	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	33,934.34—	\$89,471.38
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		312.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		9,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		27,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		About 2%
28	Net income from foreclosed real estate during the past year,		184.76
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in January.		

OFFICERS.— President, Asa B. Woodward; Treasurer, Seymour Curtis; Directors or Trustees, Asa B. Woodward, James G. Gregory, J. Thornton Prowitt, Joseph C. Randle, Arthur C. Wheeler, Josiah Kellogg, Henry W. Gregory, John P. Treadwell, Seymour Curtis.

FALLS VILLAGE SAVINGS BANK.

HENRY C. GAYLORD, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$126,290.55	Whole amount of deposits, . . .	\$637,479.35
Loans on collateral security, . . .	51,317.53	Surplus account, . . .	30,000.00
Loans on personal security only, . . .	18,168.00	Interest account, less current expenses and taxes paid, . . .	9,201.07
Town, city, and borough notes and orders, . . .	6,000.00		
Town, city, school district and corporation bonds, . . .	131,000.00		
Railroad bonds, . . .	214,500.00		
Bank stocks in Connecticut, . . .	32,850.00		
Real estate by foreclosure, . . .	20,310.29		
Banking house, . . .	14,367.53		
Premium account, . . .	38,571.50		
Cash in banks, . . .	17,220.90		
Cash in vault, . . .	6,084.12		
Total assets, . . .	\$676,680.42	Total liabilities, . . .	\$676,680.42

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Town of Canaan, Conn.,	4s,	1916,	\$	15,000.00	15,000.00	15,750.00
" Bristol, "	4s,	1927,		10,000.00	10,000.00	11,000.00
" Plainfield, "	4s,	1921,		4,000.00	4,000.00	4,280.00
" Brooklyn, "	4s,	1923,		2,000.00	2,000.00	2,200.00
" Bethel, "	4s,	1919,		4,000.00	4,000.00	4,280.00
" Orange, "	4s,	1925,		5,000.00	5,000.00	5,250.00
City of Cincinnati, Ohio,	6s,	1909,		10,000.00	10,000.00	10,800.00
" Columbus, Ohio,	5s,	1913,		10,000.00	10,000.00	10,800.00
" Toledo, "	4s,	1942,		5,000.00	5,000.00	5,500.00
" Toledo, "	4s,	1917,		8,000.00	8,000.00	8,320.00
" Omaha, Neb.,	5s,	1912,		5,000.00	5,000.00	5,250.00
" St. Paul, Minn.,	4s,	1919,		7,000.00	7,000.00	7,400.00
" Duluth, "	4s,	1920,		5,000.00	5,000.00	5,350.00
" Kansas City, Kan.,	6s,	1908,		5,000.00	5,000.00	5,300.00
" Kansas City, "	6s,	1909,		5,000.00	5,000.00	5,350.00
" Kansas City, "	6s,	1910,		5,000.00	5,000.00	5,400.00
" Atlantic C., N.J.,	4s,	1930,		5,000.00	5,000.00	5,450.00
" Muskegon, Mich.,	5s,	1913,		5,000.00	5,000.00	5,450.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
School District:—				
Center, Waterbury, Ct., 4s, 1910,	\$	10,000.00	10,000.00	10,400.00
Arsenal, Hartford, " 4s, 1917,		6,000.00	6,000.00	6,240.00
Totals,	\$	131,000.00	131,000.00	139,770.00
RAILROAD BONDS.				
Joliet & Northern Ind., 7s, 1907,	\$	5,000.00	5,000.00	5,200.00
Chicago, Mil. & St. Paul:—				
Mineral Point Div., 5s, 1910,		5,000.00	5,000.00	5,300.00
Southwestern Division, 6s, 1909,		5,000.00	5,000.00	5,400.00
Chic. & Pacific West., 5s, 1921,		10,000.00	10,000.00	11,600.00
Chicago & Northwestern:—				
Madison Extension, 7s, 1911,		10,000.00	10,000.00	11,500.00
Chicago & Tomah, 6s, 1905,		10,000.00	10,000.00	10,000.00
Northwestern Union, 7s, 1917,		10,500.00	10,500.00	13,650.00
Menominee Extension, 7s, 1911,		5,000.00	5,000.00	5,750.00
Ottumwa, C. F. & St. P., 5s, 1909,		5,000.00	5,000.00	5,200.00
Morris & Essex, reg., 7s, 1914,		10,000.00	10,000.00	12,800.00
Mississippi Riv. Bridge, 6s, 1912,		3,000.00	3,000.00	3,150.00
Kalamazoo & Wh. Pigeon, 5s, 1940,		4,000.00	4,000.00	5,000.00
Chicago, St. L. & New Or., 6s, 1907,		5,000.00	5,000.00	5,200.00
Cleve. & Mahoning Val., 5s, 1938,		20,000.00	20,000.00	25,000.00
Mahoning Coal, 5s, 1934,		20,000.00	20,000.00	25,000.00
Clearfield & Mahoning, 5s, 1943,		15,000.00	15,000.00	19,500.00
Chicago, R. I. & Pacific, 4s, 1988,		10,000.00	10,000.00	10,500.00
Conn. & Passumpsic Riv., 4s, 1943,		5,000.00	5,000.00	5,600.00
Burl. Ced. Rap. & No., 5s, 1934,		5,000.00	5,000.00	6,100.00
Potomac Valley, 5s, 1941,		7,000.00	7,000.00	8,400.00
Minneapolis & St. Louis, 4s, 1949,		5,000.00	5,000.00	5,000.00
Eastern Railway of Minn., 4s, 1948,		5,000.00	5,000.00	5,400.00
St. Paul, Minn. & Man., 6s, 1933,		10,000.00	10,000.00	13,500.00
Chicago & Eastern Illinois, 6s, 1907,		10,000.00	10,000.00	10,500.00
N. Y., N. H. & Hartford, 4s, 1914,		10,000.00	10,000.00	10,300.00
New London Northern, 4s, 1910,		2,000.00	2,000.00	2,040.00
Ill. Cent., Western Lines, 4s, 1951,		3,000.00	3,000.00	3,240.00
Totals,	\$	214,500.00	214,500.00	249,830.00
BANK STOCKS.				
128 shares Nat. Iron, Falls Village,	\$	12,800.00	12,800.00	12,800.00
20 " Conn. T. & S. Dep. Co., Hfd.,		2,000.00	2,000.00	4,800.00
10 " Hartford Trust Co., "		1,000.00	1,000.00	1,900.00
8 " Hartford National, "		800.00	800.00	1,120.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
9 shares Farmers & Mech. Nat., Hfd.. \$	900.00	900.00	1,080.00
22 " National Exchange, "	1,100.00	1,100.00	1,375.00
31 " American National, "	1,550.00	1,550.00	2,250.00
11 " Phenix " "	1,100.00	1,100.00	1,375.00
11 " Aetna " "	1,100.00	1,100.00	2,200.00
5 " First " "	500.00	500.00	625.00
4 " City, " "	400.00	400.00	400.00
26 " Deep River Nat., Deep River,	2,600.00	2,600.00	3,000.00
50 " Thames " Norwich,	5,000.00	5,000.00	8,000.00
40 " Waterbury " Waterbury,	2,000.00	2,000.00	3,500.00
Totals. \$	32,850.00	32,850.00	44,425.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,200; total amount,	\$255,324.98
2	Number of depositors having \$1,000 and not over \$2,000,	132; total amount,	172,546.62
3	Number of depositors having over \$2,000 and not over \$10,000,	51; total amount,	179,677.07
4	Number of depositors having over \$10,000,	2; total amount,	29,930.68
5	Total number of depositors,	1,385; total deposits,	\$637,479.35
6	Largest amount due a single depositor,		18,721.10
7	Number of accounts opened during the past year, 125; number closed, 146; decrease, 21.		
8	Amount deposited, including interest credited, during the past year,		108,348.42
9	Amount withdrawn during the past year,		108,932.41
10	Amount of decrease,		583.99
11	Total of interest and profit and loss and rent accounts per last report,	\$8,945.35	
12	Amount of income received during the year,	31,618.29—	40,563.64
13	Total expenses, including salaries, during the year,	4,032.07	
14	State tax during the year,	1,147.78	
15	Town and City taxes and assessments paid,	505.14	
16	Net amount of premiums charged off,	3,944.72	
17	All other amounts charged off,	77.65	
18	Dividends, 1¼ per cent. paid Jan., 1905; amount,	10,932.03	
	1¼ per cent. paid July, 1905; amount,	10,723.18	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	9,201.07—	40,563.64
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		3,792.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$7,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	15,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	Nothing
28	Net income from foreclosed real estate during the past year,	Nothing
29	Date of annual meeting of Incorporators to elect Trustees or Directors, September.	
30	Date of annual meeting to elect President, Treasurer, and other officers, September.	

OFFICERS. President, Edwin W. Spurr; Treasurer, Henry C. Gaylord; Directors or Trustees, Edwin W. Spurr, Henry C. Gaylord, Elson J. Hornbeck, J. Lee Ensign, Frank M. Olin, Edward Ward, J. Sedgwick Tracy, H. Goodwin.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,400,752.00	Whole amount of deposits, \$3,533,885.16
Loans on collateral security, . . . 54,218.00	Surplus account, . . . 150,000.00
Loans on personal security only, . . . 10,800.00	Interest account, less current expenses and taxes paid, . . . 26,444.48
Town, city, school district, and corporation bonds, . . . 477,000.00	Profit and loss account, . . . 33,474.10
Railroad bonds, . . . 1,333,100.00	Sundry accounts, . . . 14,845.94
Railroad stocks, . . . 4,000.00	
Bank stocks in Connecticut, . . . 184,400.00	
Real estate by foreclosure, . . . 79,499.22	
Banking block, . . . 50,873.52	
Premium account, . . . 98,012.80	
Sundry accounts, . . . 515.04	
Cash in banks, . . . 57,930.56	
Cash in vault, . . . 7,548.54	
Total assets, . . . \$3,758,649.68	Total liabilities, . . . \$3,758,649.68

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
91 shares Pere Marquette, pref., . . . \$	9,100.00	4,000.00	7,280.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Middletown, Ct., 4s, 1906-08, \$	24,000.00	24,000.00	24,000.00
" Middletown, " 4s, 1910,	12,000.00	12,000.00	12,240.00
" Portland, " 3.65s, 1909,	11,000.00	11,000.00	11,000.00
" Portland, " 4s, 1905,	30,000.00	30,000.00	30,000.00
" Middlefield, " 4s, 1906,	1,000.00	1,000.00	1,000.00
" Chatham, " 3½s, 1910,	35,000.00	35,000.00	35,000.00
City of Middletown, " 3.65s, 1915,	3,000.00	3,000.00	3,000.00
" Pueblo, Col., 6s, 1906,	10,000.00	10,000.00	10,000.00
" Col. Springs, " 4s, 1909-14,	10,000.00	10,000.00	10,050.00
" Col. Springs, " 4s, 1914-29,	10,000.00	10,000.00	10,100.00
" Col. Springs, " 4½s, 1907-12,	9,000.00	9,000.00	9,045.00
" Chicago, Ill., 4s, 1914,	25,000.00	25,000.00	25,500.00
" Sioux City, Iowa, 4½s, 1918,	10,000.00	10,000.00	10,300.00
" Sioux City, " 4½s, 1920,	15,000.00	15,000.00	15,525.00
" Clinton, " 5s, 1907-17,	10,000.00	10,000.00	10,100.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Clinton, Iowa, 5s, 1911-16, \$	10,000.00	10,000.00	10,500.00
“ South Bend, Ind., 5s, 1914,	8,000.00	8,000.00	8,720.00
“ Newport, Ky., 5s, 1911-15,	7,000.00	7,000.00	7,420.00
“ Kansas City, Mo., 4½s, 1915,	15,000.00	15,000.00	15,900.00
“ Duluth, Minn., 4s, 1920,	17,000.00	17,000.00	17,000.00
“ Duluth, “ 6s, 1911,	13,000.00	13,000.00	14,300.00
“ St. Paul, “ 5s, 1909,	10,000.00	10,000.00	10,400.00
“ St. Paul, “ 5s, 1915,	5,000.00	5,000.00	5,500.00
“ Muskegon, Mich., 5s, 1905-18,	7,000.00	7,000.00	7,350.00
“ Muskegon, “ 5s, 1919-23,	10,000.00	10,000.00	11,300.00
“ Omaha, Neb., 5s, 1912,	25,000.00	25,000.00	26,750.00
“ Omaha, “ 4½s, 1906-07,	5,000.00	5,000.00	5,000.00
“ Omaha, “ 4s, 1918,	5,000.00	5,000.00	5,100.00
“ Dayton, Ohio, 5s, 1907,	10,000.00	10,000.00	10,100.00
“ Columbus, “ 5s, 1907,	10,000.00	10,000.00	10,100.00
“ Columbus, “ 5s, 1910,	15,000.00	15,000.00	15,750.00
“ Toledo, “ 4½s, 1912,	5,000.00	5,000.00	5,200.00
“ Toledo, “ 4½s, 1914,	10,000.00	10,000.00	10,400.00
“ Toledo, “ 4s, 1942,	5,000.00	5,000.00	5,200.00
“ Findlay, “ 6s, 1907,	5,000.00	5,000.00	5,100.00
“ Findlay, “ 5s, 1908,	5,000.00	5,000.00	5,050.00
“ Portland, Ore., 5s, 1920,	20,000.00	20,000.00	22,600.00
“ Portland, “ 5s, 1923,	10,000.00	10,000.00	11,400.00
“ McKeesport, Pa., 4½s, 1910-20,	5,000.00	5,000.00	5,150.00
“ Sheboygan, Wis., 4½s, 1911,	15,000.00	15,000.00	15,300.00
“ La Crosse, “ 5s, 1906-15,	10,000.00	10,000.00	10,000.00
Totals,	\$ 477,000.00	477,000.00	493,450.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1952, \$	10,000.00	10,000.00	10,000.00
Baltimore & Cum. Valley, 6s, 1931,	10,000.00	10,000.00	12,800.00
Baltimore & Harrisburg, 5s, 1936,	30,000.00	30,000.00	34,500.00
Buffalo & Susquehanna, 4s, 1951,	65,000.00	65,000.00	65,000.00
Burl., Ced. Rap. & No., 5s, 1934,	50,000.00	50,000.00	59,500.00
Chicago, Burl. & Quincy:—			
Burl. & Mo. Riv. Div., 6s, 1918,	10,200.00	10,200.00	11,623.00
Iowa Division, 4s, 1919,	7,000.00	7,000.00	7,070.00
Iowa Division, 5s, 1919,	27,000.00	27,000.00	29,430.00
Chicago, Mil. & St. Paul:—			
Chic. & Lake Sup. Div., 5s, 1921,	10,000.00	10,000.00	11,600.00
Chic. & Pac. West. Div., 5s, 1921,	10,000.00	10,000.00	11,600.00
Dubuque Division, 6s, 1920,	15,000.00	15,000.00	19,050.00
Dakota & Gt. So. Div., 5s, 1916,	10,000.00	10,000.00	11,100.00
General Mortgage, 4s, 1989,	30,000.00	30,000.00	33,600.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.
— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Chicago, Mil. & St. Paul:—				
General Mortgage, 3½s, 1989,	\$	25,000.00	25,000.00	24,500.00
Hastings & Dakota Div., 5s, 1910,		16,000.00	16,000.00	16,800.00
La Crosse & Dav. Div., 5s, 1919,		25,000.00	25,000.00	28,500.00
Mineral Point Div., 5s, 1910,		30,000.00	30,000.00	31,800.00
Southwestern Div., 6s, 1909,		15,000.00	15,000.00	16,350.00
Terminal, 5s, 1914,		10,000.00	10,000.00	11,000.00
Wisconsin & Minn. Div., 5s, 1921,		25,000.00	25,000.00	28,750.00
Chicago & Alton, 3s, 1949,		15,000.00	12,400.00	12,750.00
Chicago & Northwestern:—				
Ced. Rap. & M. Riv. Div., 7s, 1916,		10,000.00	10,000.00	13,000.00
D. Moines & Minn. Div., 7s, 1907,		10,000.00	10,000.00	10,400.00
Chicago, R. I. & Pacific, 4s, 1988,		25,000.00	25,000.00	26,500.00
Chicago & Eastern Ill., 5s, 1937,		50,000.00	50,000.00	60,000.00
Chicago & Indiana Coal, 5s, 1936,		50,000.00	50,000.00	60,000.00
Chicago, Ham. & West., 6s, 1927,		10,000.00	10,000.00	12,700.00
Ced. Rap., Ia. F. & N. W., 5s, 1921,		15,000.00	15,000.00	16,950.00
Chic. & Western Indiana, 6s, 1932,		5,000.00	5,000.00	5,760.00
Det. Grand Rap. & West., 4s, 1946,		11,000.00	11,000.00	10,780.00
Elgin, Joliet & Eastern, 5s, 1941,		40,000.00	40,000.00	47,600.00
Eastern of Minnesota:—				
First Division, 5s, 1908,		40,000.00	40,000.00	41,200.00
Northern Division, 4s, 1948,		60,000.00	60,000.00	61,200.00
Genesee & Wyoming, 5s, 1929,		40,000.00	40,000.00	45,200.00
Louisville & Nashville, 4s, 1940,		25,000.00	24,900.00	25,750.00
Louisville & Nashville, 5s, 1937,		43,000.00	43,000.00	51,170.00
Montana Central, 5s, 1937,		10,000.00	10,000.00	11,800.00
Montana Central, 6s, 1937,		30,000.00	30,000.00	40,500.00
Minneapolis & St. Louis, 4s, 1949,		50,000.00	50,000.00	48,000.00
Pacific Extension, 6s, 1921,		5,000.00	5,000.00	6,000.00
Iowa Extension, 7s, 1909,		21,000.00	21,000.00	23,100.00
Potomac Valley, 5s, 1941,		30,000.00	30,000.00	35,100.00
Piedmont & Cumb. Val., 5s, 1911,		25,000.00	25,000.00	26,500.00
Peoria & Pekin Union, 6s, 1921,		20,000.00	20,000.00	24,400.00
St. Louis, Iron Mt. & So.:—				
River & Gulf Division, 4s, 1933,		35,000.00	32,100.00	33,250.00
Sun., Haz. & Wilkesbarre, 5s, 1928,		28,500.00	28,500.00	30,210.00
Skaneateles, 5s, 1923,		15,000.00	15,000.00	16,050.00
St. Paul, Minn. & Man., 4½s, 1933,		50,000.00	50,000.00	56,000.00
Dakota Extension, 6s, 1910,		40,000.00	40,000.00	44,000.00
Montana Extension, 4s, 1937,		20,000.00	20,000.00	20,600.00
St. Louis Mer. Bridge Co., 6s, 1929,		5,000.00	5,000.00	5,600.00
Terre Haute & Ind., 5s, 1925,		25,000.00	25,000.00	27,500.00
Tuscarora Valley, 5s, 1917,		20,000.00	20,000.00	21,600.00
Willmar & Sioux Falls, 5s, 1938,		30,000.00	30,000.00	35,400.00
Totals,	\$	1,338,700.00	1,333,100.00	1,481,138.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
154	chs. Middlesex Co. Nat., Middletown, \$	15,400.00	15,400.00	13,860.00
372	" Central " "	27,900.00	27,900.00	29,760.00
532	" Middletown " "	39,900.00	39,900.00	56,924.00
303	" First " "	30,300.00	30,300.00	30,300.00
20	" First " Wallingford,	2,000.00	2,000.00	2,400.00
86	" First " Portland,	8,600.00	8,600.00	9,030.00
100	" First " Meriden,	10,000.00	10,000.00	20,000.00
57	" Meriden " "	5,700.00	5,700.00	6,270.00
120	" Home " "	12,000.00	12,000.00	15,600.00
100	" New Britain " New Britain,	10,000.00	10,000.00	16,000.00
90	" First " Norwich,	9,000.00	9,000.00	7,200.00
111	" Thames " "	11,100.00	11,100.00	18,315.00
5	" Deep River " Deep River,	500.00	500.00	560.00
20	" Danbury " Danbury,	2,000.00	2,000.00	2,000.00
Totals, \$		184,400.00	184,400.00	228,219.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,584; total amount, \$1,086,477.21	
2	Number of depositors having \$1,000 and not over \$2,000,	570; total amount, 783,922.30	
3	Number of depositors having over \$2,000, and not over \$10,000,	380; total amount, 1,505,636.42	
4	Number of depositors having over \$10,000,	12; total amount, 157,849.23	
5	Total number of depositors,	5,546; total deposits, \$3,533,885.16	
6	Largest amount due a single depositor,		18,199.84
7	Number of accounts opened during the past year, 609; number closed, 493; increase, 116.		
8	Amount deposited, including interest credited, during the past year,		591,752.51
9	Amount withdrawn during the past year,		401,847.87
10	Amount of increase,		189,904.64
11	Total of interest and profit and loss and rent accounts per last report,	\$46,047.63	
12	Amount of income received during the year,	172,563.20—	218,610.92
13	Total expenses, including salaries, during the year,	9,275.47	
14	State tax during the year,	5,120.13	
15	Town and City taxes and assessments paid,	2,460.37	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	7,837.56	
18	Dividends, 2 per cent. paid Feb. 1, 1905; amount,	65,945.30	
	2 per cent. paid Aug. 1, 1905; amount,	68,053.51	

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.
— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	\$59,918.58—\$218,610.92
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	27,955.00
23	Loans on real estate— are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	24,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	9,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	14,498.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	19-10%
28	Net income from foreclosed real estate during the past year,	1,753.84
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.— President, James K. Guy; Vice-President, Lyman D. Mills; Treasurer, Fred B. Chaffee; Directors or Trustees, Leonard Bailey, O. Vincent Coffin, Augustus H. Conklin, Samuel Stearns, Henry G. Newton, George T. Meech, James K. Guy, Flavius J. Chaffee, Edward S. Coe, Lyman D. Mills, Ernest G. Cone, Clarence E. Bacon, William W. Wilcox, Henry C. Ward, Oliver S. Watrous, Joseph Merriam, Charles Brainard, Thomas W. McDowell, James C. Burr, Charles A. Felton.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,862,819.00	Whole amount of deposits, \$4,763,525.42	
Town, city, and borough notes and orders, . . .	107,000.00	Surplus account, . . .	150,000.00
School district notes and orders, . . .	10,066.00	Interest account, less current expenses and taxes paid, . . .	159,650.01
Town, city, school district, and corporation bonds, . .	540,000.00		
Railroad bonds, . . .	1,120,000.00		
Bank stocks in Connecticut, .	148,300.00		
Bank stocks in other states, .	36,200.00		
Real estate by foreclosure, .	141,360.00		
Banking house, . . .	12,000.00		
Cash in banks, . . .	77,159.66		
Cash in vault, . . .	18,270.77		
Total assets, . . .	\$5,073,175.43	Total liabilities, . . .	\$5,073,175.43

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Farmington, . . . \$	107,000.00	107,000.00	107,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Avon School District, No. 6, . . \$	66.00	66.00	66.00
Farmington Center School District, .	10,000.00	10,000.00	10,000.00
Totals, \$	10,066.00	10,066.00	10,066.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Norwalk, Conn., City, 4s, 1935, \$	20,000.00	20,000.00	21,800.00
Bristol, " Borough, 4s, 1910,	10,000.00	10,000.00	10,100.00
Bristol, " " 4s, 1915,	10,000.00	10,000.00	10,250.00
Stamford, " Town, 4s, 1927,	40,000.00	40,000.00	40,400.00
New Albany, Ind., City, 5s, 1915,	10,000.00	10,000.00	10,900.00
Fort Wayne, " " 4½s, 1913,	10,000.00	10,000.00	10,400.00
Boston, Mass., " 4s, 1919,	30,000.00	30,000.00	31,800.00
Boston, " " 5s, 1906,	20,000.00	20,000.00	20,200.00
Boston, " " 3½s, 1922,	20,000.00	20,000.00	20,200.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Providence, R. I., City, 5s, 1906, \$		30,000.00	30,000.00	30,800.00
Newark, N. J., " 6s, 1909,		20,000.00	20,000.00	22,000.00
Paterson " 5s, 1906,		10,000.00	10,000.00	10,060.00
Toledo, Ohio, " 4½s, 1912,		10,000.00	10,000.00	10,600.00
Toledo, " 5s, 1913,		10,000.00	10,000.00	10,900.00
Toledo, " 4s, 1914,		10,000.00	10,000.00	10,200.00
Cleveland, Ohio, " 4s, 1915,		40,000.00	40,000.00	41,000.00
Cleveland, " 4s, 1916,		20,000.00	20,000.00	20,500.00
Cleveland, " 4s, 1918,		20,000.00	20,000.00	20,600.00
Cleveland, " 4s, 1919,		70,000.00	70,000.00	72,100.00
Columbus, " 4s, 1934,		20,000.00	20,000.00	20,600.00
Scranton, Penn., " 4½s, 1909,		20,000.00	20,000.00	20,740.00
Pittsburg, " 4s, 1907,		10,000.00	10,000.00	10,070.00
Omaha, Neb., " 4½s, 1934,		60,000.00	60,000.00	69,000.00
Chicago, Ill., " 4s, 1921,		20,000.00	20,000.00	20,720.00
Totals, \$		540,000.00	540,000.00	565,340.00
RAILROAD BONDS.				
Chic., R. I. & Pacific, 6s, 1917, \$		40,000.00	40,000.00	48,400.00
Chic., R. I. & Pacific, 4s, 1988,		120,000.00	120,000.00	126,000.00
Morris & Essex, 7s, 1914,		10,000.00	10,000.00	12,600.00
Buffalo, New York & Erie, 7s, 1916,		30,000.00	30,000.00	37,500.00
Pitts., Ft. Wayne & Chic., 7s, 1912,		10,000.00	10,000.00	11,900.00
Terre Haute & Ind., 5s, 1925,		40,000.00	40,000.00	42,000.00
Northwestern Union, 7s, 1917,		70,000.00	70,000.00	93,100.00
Chic., Milwaukee & St. Paul:—				
S. W. Division, 6s, 1909,		30,000.00	30,000.00	32,700.00
C. & P. Division, 6s, 1910,		20,000.00	20,000.00	23,000.00
C. & P. Western, 5s, 1921,		30,000.00	30,000.00	34,500.00
Ill. Cent., Springfield Div., 3½s, 1951,		40,000.00	40,000.00	37,000.00
Balt. & Cumb., Valley Ex., 6s, 1931,		10,000.00	10,000.00	11,000.00
McK'sport & Belle Vernon, 6s, 1918,		10,000.00	10,000.00	12,200.00
N. Y., Lack. & Western, 6s, 1921,		10,000.00	10,000.00	12,800.00
Del. & Hud. Canal Co., 7s, 1917,		10,000.00	10,000.00	13,300.00
Cleve. & Mahoning Valley, 5s, 1938,		20,000.00	20,000.00	22,800.00
Rome, Watertown & Og., 6s, 1910,		10,000.00	10,000.00	11,800.00
Chicago, Burl. & Quincy:—				
Nebraska Extension, 4s, 1927,		30,000.00	30,000.00	32,100.00
Eastern R. R. of Minn., 5s, 1908,		100,000.00	100,000.00	102,000.00
Chicago & Northwestern, 7s, 1915,		20,000.00	20,000.00	25,400.00
Clearfield & Mahoning, 5s, 1943,		10,000.00	10,000.00	11,800.00
Baltimore & Harrisburg, 5s, 1936,		60,000.00	60,000.00	68,400.00
Ott., Ced. Falls, & St. P., 5s, 1909,		10,000.00	10,000.00	10,200.00
St. Paul, Minneapolis & Man.:—				
Montana Extension, 4s, 1937,		100,000.00	100,000.00	104,000.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Minneapolis & St. Louis, 4s, 1949, \$	20,000.00	20,000.00	19,600.00
Eastern R. R. of Minn., 4s, 1948,	20,000.00	20,000.00	20,000.00
Chic. & E. Ill., Gen. Con., 5s, 1937,	40,000.00	40,000.00	48,000.00
Burl., Cedar Rapids & No., 5s, 1934,	30,000.00	30,000.00	36,000.00
Potomac Valley, 5s, 1941,	20,000.00	20,000.00	23,600.00
Buffalo & Susquehanna, 4s, 1951,	50,000.00	50,000.00	49,500.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,400.00
St. L. & Iron Mt., G. Div., 4s, 1933,	20,000.00	20,000.00	19,000.00
Louisville & Nash., Ufd., 4s, 1940,	20,000.00	20,000.00	21,000.00
Atlantic Coast Line, 4s, 1952,	40,000.00	40,000.00	40,800.00
Beech Creek, 4s, 1936,	10,000.00	10,000.00	10,700.00
Totals,	\$ 1,120,000.00	1,120,000.00	1,237,100.00
BANK STOCKS.			
100 shares Charter Oak Nat., Hartford, \$	10,000.00	10,000.00	12,500.00
100 " Farmers & Mech. Nat., Hfd.,	10,000.00	10,000.00	11,600.00
150 " National Exchange, "	7,500.00	7,500.00	10,500.00
25 " Hartford National, "	2,500.00	2,500.00	3,425.00
100 " State, "	10,000.00	10,000.00	14,000.00
50 " Aetna National, "	5,000.00	5,000.00	9,750.00
200 " First " "	20,000.00	20,000.00	28,000.00
70 " American " "	3,500.00	3,500.00	4,900.00
34 " Phoenix " "	3,400.00	3,400.00	4,080.00
50 " Hartford Trust Co., "	5,000.00	5,000.00	9,000.00
120 " National N. Haven, N. Haven,	12,000.00	12,000.00	23,520.00
42 " Merchants National, "	2,100.00	2,100.00	2,793.00
33 " Meriden National, Meriden,	3,300.00	3,300.00	3,630.00
160 " Home " "	16,000.00	16,000.00	20,800.00
80 " First " "	8,000.00	8,000.00	14,000.00
50 " New Britain " New Britain,	5,000.00	5,000.00	8,000.00
100 " Mechanics " "	10,000.00	10,000.00	20,000.00
100 " National of Norwalk, Norwalk,	10,000.00	10,000.00	11,200.00
50 " First National, Litchfield,	5,000.00	5,000.00	5,000.00
200 " Merchants Nat., New York,	10,000.00	10,000.00	17,000.00
62 " Nat. Bk. Commerce, "	6,200.00	6,200.00	12,276.00
200 " American Ex. Nat., "	20,000.00	20,000.00	55,000.00
Totals,	\$ 184,500.00	184,500.00	300,974.00

FARMINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,083; total amount, \$1,220,127.14	
2	Number of depositors having \$1,000 and not over \$2,000,	946; total amount, 1,294,993.20	
3	Number of depositors having over \$2,000, and not over \$10,000,	591; total amount, \$2,248,405.08	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	5,620; total deposits, \$4,763,525.42	
6	Largest amount due a single depositor,	9,000.00	
7	Number of accounts opened during the past year, 478; number closed, 346; increase, 132.		
8	Amount deposited, including interest credited, during the past year,		611,477.26
9	Amount withdrawn during the past year,		440,310.46
10	Amount of increase,		171,166.80
11	Total of interest and profit and loss and rent accounts per last report,	\$132,204.26	
12	Amount of income received during the year,	246,444.10—	378,648.36
13	Total expenses, including salaries, during the year,	10,978.40	
14	State tax during the year,	6,866.50	
15	Town and City taxes and assessments paid,	5,810.62	
16	Net amount of premiums charged off,	11,207.00	
17	All other amounts charged off,	3,645.00	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	88,067.29	
	2 per cent. paid July 1, 1905; amount,	92,423.54	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	159,650.01—	378,648.36
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		5.2215%
28	Net income from foreclosed real estate during the past year,		7,381.13
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.		

OFFICERS.—President, Franklin Wheeler; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Henry W. Barbour, Erastus Gay, Julius Gay, Edward H. Deming, D. N. Barney, Timothy H. Root, Alfred A. Pope, Herbert Knox Smith.

FREESTONE SAVINGS BANK, PORTLAND.

F. GILDERSLEEVE, Treasurer.

INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$94,507.18	Whole amount of deposits, . . .	\$582,825.71
Loans on collateral security, . . .	32,110.65	Surplus account, . . .	25,000.00
Loans on personal security only, . . .	14,014.00	Interest account, less current expenses and taxes paid, . . .	1,388.70
Town, city, school district, and corporation bonds, . . .	159,560.00	Profit and loss account, . . .	6,532.87
Railroad bonds, . . .	204,992.00		
Bank stocks in Connecticut, . . .	63,050.00		
Bank stocks in other states, . . .	1,900.00		
Real estate by foreclosure, . . .	3,400.00		
Insurance and taxes advanced on real estate mortgaged, . . .	22.15		
Premium account, . . .	35,000.00		
Cash in banks, . . .	7,191.30		
Total assets, . . .	\$615,747.28	Total liabilities, . . .	\$615,747.28

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Oakland, Cal., 5s, 1907, \$	1,250.00	1,250.00	1,260.00
" Col. Springs, Col., 4s, 1918,	3,000.00	2,992.00	3,000.00
" Middletown, Ct., 3.65s, 1915,	4,000.00	4,000.00	4,080.00
Town of Portland, " 4s, 1905,	4,000.00	4,000.00	4,000.00
" Portland, " 3.65s, 1909,	10,000.00	10,000.00	10,000.00
" Portland, " 3½s, 1919,	24,000.00	24,000.00	24,480.00
Bor. of Wallingford, " 3¼s, 1907,	2,000.00	1,988.00	1,975.00
City of Sioux City, Iowa, 4½s, 1920,	10,000.00	10,000.00	10,600.00
" Kansas C., Kan., 6s, 1907-10,	11,000.00	11,000.00	12,100.00
" Kansas C., " 5s, 1913,	1,000.00	1,000.00	1,070.00
" Kansas C., " 5s, 1928,	5,000.00	5,000.00	5,700.00
" Louisville, Ky., 4s, 1923,	4,000.00	4,000.00	4,200.00
" Muskegon, Mich., 4s, 1934,	5,000.00	5,000.00	5,200.00
" Duluth, Minn., 5s, 1923,	10,000.00	10,000.00	11,200.00
" St. Paul, " 4½s, 1918,	1,000.00	1,000.00	1,100.00
" Omaha, Neb., 5s, 1912,	1,000.00	1,000.00	1,080.00
" So. Omaha, Neb., 6s, 1910-14,	8,000.00	8,000.00	9,040.00
" Atlantic City, N.J., 4s, 1933,	5,000.00	5,000.00	5,150.00
" Camden, " 4½s, 1922,	5,000.00	5,000.00	5,500.00
" Paterson, " 4s, 1939,	15,000.00	15,000.00	15,750.00
" Canton, Ohio, 4½s, 1914,	10,000.00	10,000.00	10,300.00

FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.			
City of Toledo, Ohio, 5s, 1911, \$	850.00	850.00	855.00
“ Toledo, “ 3½s, 1920,	5,000.00	5,000.00	4,800.00
“ Toledo, “ 3½s, 1930,	5,000.00	5,000.00	5,000.00
“ Portland, Ore., 5s, 1923,	7,000.00	7,000.00	8,120.00
“ Superior, Wis., 5s, 1908,	1,500.00	1,500.00	1,300.00
“ Superior, “ 6s, 1910,	1,000.00	1,000.00	800.00
Totals, \$	159,600.00	159,580.00	167,640.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,100.00
Baltimore & Ohio:—			
Pitts. Junc. & Mid. Div., 3½s, 1925,	6,000.00	5,000.00	5,580.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	4,945.00	5,000.00
Burl. Ced. Rap. & Northern:—			
Iowa, Minn. & Dak. Div., 5s, 1934,	10,000.00	10,000.00	12,000.00
Chicago & Alton, 3s, 1949,	5,000.00	4,000.00	4,250.00
C., B. & Q., Illinois Div., 3½s, 1949,	5,000.00	5,000.00	4,800.00
Chic. & E. Ill., Gen. Con., 5s, 1937,	10,000.00	10,000.00	12,200.00
Chic., Hammond & West., 6s, 1927,	5,000.00	5,000.00	6,250.00
Chicago, Mil. & St. Paul:—			
Mineral Point Division, 5s, 1910,	5,000.00	5,000.00	5,250.00
La Crosse & Dav. Div., 5s, 1919,	5,000.00	5,000.00	5,650.00
Chic., & Lake Sup. Div., 5s, 1921,	4,000.00	4,000.00	4,560.00
Chic. & Pa. Western Div., 5s, 1921,	5,000.00	5,000.00	5,900.00
Chicago & Northwestern:—			
M., L. S. & W., Ash. Div., 6s, 1925,	5,000.00	5,000.00	6,550.00
Chicago, R. I. & Pacific, 4s, 1988,	5,000.00	5,000.00	5,250.00
Consolidated Railway Co., 4s, 1955,	5,000.00	4,862.00	4,875.00
Del., Lack. & Western:—			
N. Y., Lack. & Western, 6s, 1921,	10,000.00	10,000.00	12,800.00
Elgin, Joliet & Eastern, 5s, 1941,	5,000.00	5,000.00	6,000.00
Genesee & Wyoming, 5s, 1929,	5,000.00	5,000.00	5,500.00
Great Northern:—			
East. of Minn., No. Div., 4s, 1948,	5,000.00	5,000.00	5,000.00
St. Paul, M. & Man., 1st, 6s, 1909,	5,000.00	5,000.00	5,450.00
Consol., 4½s, 1933,	5,000.00	5,000.00	5,600.00
Consol., 6s, 1933,	15,000.00	15,000.00	20,700.00
Montana Extension, 4s, 1937,	5,000.00	5,000.00	5,200.00
Montana Central, 5s, 1937,	5,000.00	5,000.00	5,900.00
Willmar & Sioux Falls, 5s, 1938,	5,000.00	5,000.00	6,050.00
Illinois Central:—			
Middle Division, 5s, 1921,	5,000.00	5,000.00	5,350.00
Springfield Division, 3½s, 1951,	12,000.00	12,000.00	11,040.00
Western Division,, 4s, 1951,	5,000.00	5,000.00	5,200.00
Louisville & Nashville, 4s, 1940,	5,000.00	4,950.00	5,200.00
Louisville, Cin. & Lex., 4½s, 1931,	2,000.00	2,000.00	2,200.00
Minn. & St. Louis, Ref., 4s, 1949,	4,000.00	3,910.00	3,880.00

FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y. Central & Hud. River:—			
Oswego & Rome, 7s, 1915, \$	1,000.00	1,000.00	1,220.00
Peoria & Pekin Union, 6s, 1921,	7,000.00	7,000.00	8,400.00
St. Louis, I. Mt. & Southern:—			
River & Gulf Division, 4s, 1933,	5,000.00	4,775.00	4,850.00
Southern Indiana, 4s, 1951,	10,000.00	9,550.00	9,600.00
Union Pacific, 4s, 1947,	2,000.00	2,000.00	2,120.00
Totals, \$	208,000.00	204,992.00	230,375.00
BANK STOCKS.			
5 shares Conn. National, Bridgeport, \$	500.00	500.00	800.00
2 " Danbury " Danbury,	200.00	200.00	200.00
10 " City " "	1,000.00	1,000.00	1,050.00
13 " Deep River " Deep River,	1,300.00	1,300.00	1,430.00
24 " Aetna " Hartford,	2,400.00	2,400.00	4,800.00
10 " American " "	500.00	500.00	700.00
20 " Charter Oak Nat., "	2,000.00	2,000.00	2,500.00
31 " City, "	3,100.00	3,100.00	2,790.00
10 " Conn. Trust Co., "	1,000.00	1,000.00	2,500.00
5 " Farmers & Mec. Nat., "	500.00	500.00	590.00
15 " Hartford " "	1,500.00	1,500.00	2,055.00
38 " Hartford Trust Co., "	3,800.00	3,800.00	6,840.00
10 " National Exchange, "	500.00	500.00	650.00
4 " Phoenix Nat., "	400.00	400.00	480.00
5 " United States, "	500.00	500.00	2,125.00
8 " Meriden Nat., Meriden,	800.00	800.00	880.00
40 " Central " Middletown,	3,000.00	3,000.00	3,560.00
40 " First " "	4,000.00	4,000.00	4,000.00
30 " Middlesex Co. Nat., "	3,000.00	3,000.00	2,700.00
88 " Middletown " "	6,800.00	6,800.00	9,760.00
5 " Mystic River " Mystic,	250.00	250.00	276.00
2 " Nat.Tradeamen's, New Haven,	200.00	200.00	360.00
20 " New Haven Co. Nat., "	200.00	200.00	320.00
9 " Merchants " "	450.00	450.00	576.00
11 " Second " "	1,100.00	1,100.00	2,167.00
9 " Yale " "	900.00	900.00	1,188.00
10 " Nat. Bk. Com., New London.	1,000.00	1,000.00	1,400.00
20 " Nat. Whaling, "	500.00	500.00	1,000.00
8 " Union, "	800.00	800.00	880.00
5 " Fairfield Co. Nat., Norwalk,	500.00	500.00	550.00
5 " National, "	500.00	500.00	540.00
3 " First National, Norwich,	300.00	300.00	215.00
23 " Thames " "	2,300.00	2,300.00	3,910.00
125 " First " Portland,	12,500.00	12,500.00	13,125.00
15 " Southington Nat., Southington,	1,500.00	1,500.00	1,725.00
15 " First National, Stonington,	1,500.00	1,500.00	1,740.00
10 " Brooks " Torrington,	1,000.00	1,000.00	1,560.00

FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.			
19 shares Waterbury Nat., Waterbury, \$	950.00	950.00	1,710.00
5 " Citizens Cent. Nat., N. Y.,	500.00	500.00	800.00
12 " Fourth " " "	1,200.00	1,200.00	2,640.00
1 " Nat. Bk. of Commerce, "	100.00	100.00	203.00
1 " Nat. Bk. No. America, "	100.00	100.00	230.00
Totals, \$	64,950.00	64,950.00	87,525.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,239; total amount,	\$208,517.44
2	Number of depositors having \$1,000 and not over \$2,000,	109; total amount,	144,726.21
3	Number of depositors having over \$2,000, and not over \$10,000,	51; total amount,	181,203.54
4	Number of depositors having over \$10,000,	4; total amount,	48,378.52
5	Total number of depositors,	1,403; total deposits,	\$582,825.71
6	Largest amount due a single depositor,		14,175.03
7	Number of accounts opened during the past year, 122; number closed, 98; increase, 24.		
8	Amount deposited, including interest credited, during the past year,		103,215.80
9	Amount withdrawn during the past year,		78,966.79
10	Amount of increase,		24,249.01
11	Total of interest and profit and loss and rent accounts per last report,	\$7,366.24	
12	Amount of income received during the year,	27,333.18—	34,699.42
13	Total expenses, including salaries, during the year,	2,650.00	
14	State tax during the year,	879.42	
15	Town and City taxes and assessments paid,	257.73	
16	Net amount of premiums charged off,	351.29	
17	All other amounts charged off,	461.27	
18	Dividends, 2 per cent. paid Feb. 1, 1905; amount,	10,953.86	
	2 per cent. paid Aug. 1, 1905; amount,	11,224.28	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	7,921.57—	34,699.42
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		3,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,900.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00

FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

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|----|--|----------|
| 27 | Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . | 3½% |
| 28 | Net income from foreclosed real estate during the past year, . . | \$120.46 |
| 29 | Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July. | |
| 30 | Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July. | |

OFFICERS.— President, John H. Sage; Treasurer, F. Gildersleeve; Directors or Trustees, E. I. Bell, Charles H. Edwards, Frederick DePeyster, A. N. Shepard, C. A. Sears, J. B. Brainerd, John H. Sage, Hobart Davis, F. Gildersleeve.

GREENWICH SAVINGS BANK.

CHARLES E. MERRITT, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$307,610.00	Whole amount of deposits, . . .	\$600,031.25
Loans on collateral security, . . .	37,945.00	Surplus account, . . .	20,720.08
Loans on personal security only,	21,177.50	Interest account, less current expenses and taxes paid,	9,936.62
School district notes and orders,	6,350.00		
Town, city, and borough notes and orders,	107,500.00		
Town, city, school district and corporation bonds,	32,000.00		
Railroad bonds,	30,000.00		
Insurance and taxes advanced on real estate mortgaged,	117.00		
Cash in banks,	84,314.94		
Cash in vault,	3,673.51		
Total assets,	\$630,687.95	Total liabilities,	\$630,687.95

INVESTMENTS.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Greenwich notes, \$	63,500.00	63,500.00	63,500.00
Town of Stamford notes,	10,000.00	10,000.00	10,000.00
Borough of Greenwich notes,	34,000.00	34,000.00	34,000.00
Totals, \$	107,500.00	107,500.00	107,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
North Mianus School District notes, \$	6,350.00	6,350.00	6,350.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Borough of Greenwich, 4s, 1922, \$	30,000.00	30,000.00	31,500.00
Town of Greenwich, 4s, 1915,	2,000.00	2,000.00	2,040.00
Totals, \$	32,000.00	32,000.00	33,540.00

GREENWICH SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chic., R. I. & Pacific, Gen., 4s, 1988, \$	30,000.00	30,000.00	31,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,493; total amount,	\$255,879.46
2	Number of depositors having \$1,000 and not over \$2,000,	150; total amount,	185,180.86
3	Number of depositors having over \$2,000, and not over \$10,000,	45; total amount,	147,976.77
4	Number of depositors having over \$10,000,	1; total amount,	10,994.16
5	Total number of depositors,	1,689; total deposits,	\$600,031.25
6	Largest amount due a single depositor,		10,994.16
7	Number of accounts opened during the past year, 414; number closed, 268; increase, 146.		
8	Amount deposited, including interest credited, during the past year,		341,264.77
9	Amount withdrawn during the past year,		243,725.64
10	Amount of increase,		97,539.13
11	Total of interest and profit and loss and rent accounts per last report,	\$10,124.67	
12	Amount of income received during the year,	25,484.21—	35,608.88
13	Total expenses, including salaries, during the year,	2,316.27	
14	State tax during the year,	1,118.96	
15	Town and City taxes and assessments paid,	27.30	
16	Net amount of premiums charged off,	189.00	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	9,219.18	
	2 per cent. paid July 1, 1905; amount,	9,880.67	
19	Net amount carried to surplus,	2,920.88	
20	Total of interest and profit and loss and rent accounts per this report,	9,936.62—	35,608.88
21	Amount of past-due paper at this time is		50.00
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		13,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		15,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0

* $3\frac{1}{2}$ per cent. per annum on excess of \$1,000.

GREENWICH SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- 29 Date of annual meeting of Incorporators to elect Trustees or Directors, July 7, 1905.
30 Date of annual meeting to elect President, Treasurer, and other officers, July 7, 1905.

OFFICERS.— President, Robert M. Bruce; Treasurer, Charles E. Merritt; 1st Vice-President, John Dayton; 2d Vice-President, Willis H. Wilcox; Trustees, Benjamin Wright, Elbert A. Selleck, Henry Webb, Erwin Edwards, Frederick A. Hubbard, Amos W. Avery, George H. Dayton, James R. Mead, Augustus I. Mead, Charles A. Brooks, N. A. Knapp, Abram N. Mead, Lyndon H. Stevens.

GROTON SAVINGS BANK, MYSTIC.

HENRY B. NOYES, JR., Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$360,000.00	Whole amount of deposits, \$1,132,821.56	
Town, city, and borough notes and orders, . . .	11,000.00	Surplus account, . . .	38,263.39
Town, city, school district and corporation bonds, . .	300,000.00		
Railroad bonds, . . .	375,000.00		
Railroad stocks, . . .	5,000.00		
Bank stocks in Connecticut, .	6,000.00		
Bank stocks in other states, .	41,750.00		
Real estate by foreclosure, .	37,082.65		
Cash in banks, . . .	35,252.30		
Total assets, . . .	\$1,171,084.95	Total liabilities, . . .	\$1,171,084.95

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Groton, \$	11,000.00	11,000.00	11,000.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . \$	5,000.00	5,000.00	10,350.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
New Britain, Conn., 4s, 1932, \$	15,000.00	15,000.00	16,050.00
Los Angeles, Cal., 4s, 1932-38,	25,000.00	25,000.00	26,750.00
Denver, Col., city & county, 5s, 1919,	15,000.00	15,000.00	16,950.00
Pueblo, " 4½s, 1914,	10,000.00	10,000.00	10,600.00
Muncie, Ind., 5½s, 1915,	5,000.00	5,000.00	5,500.00
Muskegon, Mich., 4s, 1934,	10,000.00	10,000.00	10,350.00
West Duluth, Minn., 6s, 1911,	5,000.00	5,000.00	5,500.00
Omaha, Neb., 4½s, 1933,	20,000.00	20,000.00	23,400.00
Omaha, " 4s, 1933,	10,000.00	10,000.00	10,800.00
Atlantic City, N. J., 4s, 1931,	15,000.00	15,000.00	15,675.00
East Orange, " 4s, 1933,	20,000.00	20,000.00	21,000.00
Canton, Ohio, 4s, 1924,	10,000.00	10,000.00	10,400.00
Columbus, " 4s, 1935,	15,000.00	15,000.00	15,750.00
Cleveland, " 4s, 1925,	35,000.00	35,000.00	36,750.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Hamilton, O., 4½s, 1920, \$	10,000.00	10,000.00	10,800.00
Springfield, " 4½s, 1925,	20,000.00	20,000.00	22,600.00
Toledo, " 4s, 1919,	50,000.00	50,000.00	52,000.00
Pawtucket, R. I., 4s, 1934,	5,000.00	5,000.00	5,200.00
Woonsocket, " 4s, 1923,	5,000.00	5,000.00	5,150.00
Totals, \$	300,000.00	300,000.00	321,225.00
RAILROAD BONDS.			
Buffalo, N. Y. & Erie, 7s, 1916, \$	15,000.00	15,000.00	18,750.00
Cleve. & Mahoning Valley, 5s, 1938,	20,000.00	20,000.00	24,000.00
Cent. R. R. of New Jersey, 5s, 1987,	30,000.00	30,000.00	40,200.00
Charleston & Savannah, 7s, 1936,	20,000.00	20,000.00	30,000.00
Chic., St. P., Minn. & O., 6s, 1930,	55,000.00	55,000.00	75,900.00
St. Paul & Sioux City, 6s, 1919,	10,000.00	10,000.00	12,200.00
Chicago & Eastern Ill., 5s, 1937,	15,000.00	15,000.00	18,000.00
Chic. & Ind. Coal R. R. Co., 5s, 1936,	15,000.00	15,000.00	18,225.00
Chic., St. L. & New Orleans, 5s, 1951,	10,000.00	10,000.00	12,600.00
Chic., Milwaukee & St. Paul:—			
La Crosse & Dav. Div., 5s, 1919,	10,000.00	10,000.00	11,350.00
Wisconsin & Minn. Div., 5s, 1921,	10,000.00	10,000.00	11,450.00
Chicago & L. Sup. Div., 5s, 1921,	5,000.00	5,000.00	5,725.00
Chic., R. I. & Pacific, 4s, 1988,	20,000.00	20,000.00	21,100.00
Burl. Cedar Rap. & No., 5s, 1934,	30,000.00	30,000.00	35,700.00
N. Y., N. H. & Hartford, 4s, 1954,	10,000.00	10,000.00	10,700.00
St. Paul, Minn. & Man., 6s, 1933,	50,000.00	50,000.00	69,500.00
Montana Extension, 4s, 1937,	5,000.00	5,000.00	5,200.00
Eastern Minnesota, 4s, 1948,	15,000.00	15,000.00	15,750.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	25,000.00	30,500.00
Sunbury, Haz. & Wilkes., 5s, 1928,	5,000.00	5,000.00	5,250.00
Totals, \$	375,000.00	375,000.00	472,100.00
BANK STOCKS.			
120 shares Mystic River Nat., Mystic, \$	6,000.00	6,000.00	7,800.00
30 " Bowery, New York,	3,000.00	3,000.00	10,560.00
60 " Pacific, "	3,000.00	3,000.00	7,800.00
150 " Peoples, "	3,750.00	3,750.00	11,250.00
30 " Bk. of the Metropolis, "	3,000.00	3,000.00	12,000.00
30 " Imp. & Traders Nat., "	3,000.00	3,000.00	17,400.00
150 " Hanover " "	15,000.00	15,000.00	75,000.00
40 " Fourth " "	4,000.00	4,000.00	8,400.00
40 " Citizens Central " "	4,000.00	4,000.00	6,200.00
60 " Merchants Exch. " "	3,000.00	3,000.00	5,100.00
Totals, \$	47,750.00	47,750.00	161,510.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,886; total amount,	\$463,201.31
2	Number of depositors having \$1,000 and not over \$2,000,	158; total amount,	222,811.99
3	Number of depositors having over \$2,000, and not over \$10,000,	125; total amount,	431,091.64
4	Number of depositors having over \$10,000,	1; total amount,	15,716.62
5	Total number of depositors,	2,170; total deposits,	\$1,132,821.56
6	Largest amount due a single depositor,		15,716.62
7	Number of accounts opened during the past year, 244; number closed, 192; increase, 52.		
8	Amount deposited, including interest credited, during the past year,		197,048.93
9	Amount withdrawn during the past year,		125,926.30
10	Amount of increase,		71,122.63
11	Total of interest and profit and loss and rent accounts per last report,	0	
12	Amount of income received during the year,	\$58,040.26—	58,040.26
13	Total expenses, including salaries, during the year,	2,022.43	
14	State tax during the year,	1,937.88	
15	Town and City taxes and assessments paid,	1,239.06	
16	Net amount of premiums charged off,	5,489.60	
17	All other amounts charged off,	955.00	
18	Dividends, 2 per cent. paid April 1, 1905; amount,	20,778.39	
	2 per cent. paid Oct. 1, 1905; amount,	21,394.33	
19	Net amount carried to surplus,	2,223.57	
20	Total of interest and profit and loss and rent accounts per this report,	0—	58,040.26
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		9,810.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Henry B. Noyes; Treasurer, Henry B. Noyes, Jr.; Directors or Trustees, John O. Fish, William E. Wheeler, John A. Rathbun, Henry B. Noyes, Jr., Frederic Dennison.

GUILFORD SAVINGS BANK.

CHARLES GRISWOLD, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$209,146.24	Whole amount of deposits, . . .	\$425,051.71
Loans on collateral security, . . .	16,372.07	Surplus account, . . .	15,500.00
Loans on personal security only, . . .	3,915.00	Interest account, less current expenses and taxes paid, . . .	3,511.42
Town, city, and borough notes and orders, . . .	30,130.00	Profit and loss account, . . .	1,197.49
School district notes and orders, . . .	325.00	Rent account, . . .	15.00
Town, city, school district and corporation bonds, . . .	45,000.00		
Railroad bonds, . . .	91,500.00		
Bank stocks in Connecticut, . . .	26,870.00		
Real estate by foreclosure, . . .	949.43		
Cash in banks, . . .	20,859.74		
Cash in vault, . . .	208.14		
Total assets, . . .	\$445,275.62	Total liabilities, . . .	\$445,275.62

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Guilford, \$	27,300.00	27,300.00	27,300.00
Town of Killingworth,	800.00	800.00	800.00
Borough of Guilford,	2,030.00	2,030.00	2,030.00
Totals, \$	30,130.00	30,130.00	30,130.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union School District, \$	325.00	325.00	325.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Duluth, Minn., 4s, 1920, \$	4,000.00	4,000.00	4,100.00
" Portland, Ore., 5s, 1923, . . .	5,000.00	5,000.00	5,500.00
" Col. Springs, Col., 4s, 1910-13, . . .	5,000.00	5,000.00	5,000.00
" Col. Springs, " 4s, 1915-18, . . .	5,000.00	5,000.00	5,000.00
" Muskegon, Mich., 4s, 1916-18, . . .	6,000.00	6,000.00	6,200.00
" Canton, Ohio, 4½s, 1911, . . .	5,000.00	5,000.00	5,300.00
" Chicago, Ill., fdg., 4s, 1920, . . .	5,000.00	5,000.00	5,150.00

GUILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Atlantic C., N. J., 4s, 1911, \$	5,000.00	5,000.00	5,100.00
Town of Southington, Ct., 4s, 1917,	5,000.00	5,000.00	5,100.00
Totals, \$	45,000.00	45,000.00	46,450.00
RAILROAD BONDS.			
Balt. & Cumb. Val. Ex., 6s, 1931, \$	4,000.00	4,000.00	4,800.00
Northwestern Union, 7s, 1917,	3,500.00	3,500.00	4,300.00
Chicago, Mil. & St. Paul:—			
Fargo & S. Division, 6s, 1924,	3,000.00	3,000.00	3,800.00
So. Minn. Division, 6s, 1910,	3,000.00	3,000.00	3,300.00
Chicago & Pacific Div., 6s, 1910,	2,000.00	2,000.00	2,200.00
St. P., M. & M., Dakota Ex., 6s, 1910,	2,000.00	2,000.00	2,200.00
Minneapolis & St. L., rfg., 4s, 1949,	20,000.00	20,000.00	19,200.00
Montana Central, 6s, 1937,	12,000.00	15,500.00	16,000.00
Chic. & E. Ill., Gen. Con., 5s, 1937,	5,000.00	5,500.00	6,000.00
Potomac Valley, 5s, 1941,	10,000.00	11,000.00	11,500.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	5,000.00	4,700.00	4,800.00
Elgin, Joliet & Eastern, 5s, 1941,	5,000.00	5,300.00	5,950.00
Conn. Ry. & Lighting Co., 4½s, 1951,	5,000.00	5,000.00	5,100.00
Genesee & Wyoming, 5s, 1929,	7,000.00	7,000.00	7,600.00
Totals, \$	86,500.00	91,500.00	96,750.00
BANK STOCKS.			
20 shares First National, Meriden, \$	2,000.00	2,500.00	3,900.00
10 " New Britain Nat., New Britain,	1,000.00	1,500.00	1,600.00
30 " First " Norwich,	3,000.00	3,000.00	2,250.00
68 " Yale " New Haven,	6,800.00	6,800.00	9,044.00
25 " Merchants " "	1,250.00	1,250.00	1,625.00
332 " New Hav. Co. " "	3,320.00	3,320.00	4,980.00
33 " Second " "	3,300.00	4,900.00	6,435.00
36 " Guilford " Guilford,	3,600.00	3,600.00	3,600.00
Totals, \$	24,270.00	26,870.00	33,434.00

GUILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,414; total amount,	\$249,247.89
2	Number of depositors having \$1,000 and not over \$2,000,	99; total amount,	128,573.26
3	Number of depositors having over \$2,000, and not over \$10,000,	19; total amount,	47,230.56
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,532; total deposits,	\$425,051.71
6	Largest amount due a single depositor,		3,271.95
7	Number of accounts opened during the past year, 247; number closed, 170; increase, 77.		
8	Amount deposited, including interest credited, during the past year,		127,503.71
9	Amount withdrawn during the past year,		71,633.31
10	Amount of increase,		55,870.40
11	Total of interest and profit and loss and rent accounts per last report,	\$3,545.92	
12	Amount of income received during the year,	20,842.81—	24,388.73
13	Total expenses, including salaries, during the year,	1,539.67	
14	State tax during the year,	742.14	
15	Town and City taxes and assessments paid,	13.90	
16	Net amount of premiums charged off,	1,949.99	
17	All other amounts charged off,	4.00	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	6,927.73	
	2 per cent. paid July 1, 1905; amount,	7,487.39	
	Net amount carried to surplus,	1,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	4,723.91—	24,388.73
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,553.47
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		6¾%
28	Net income from foreclosed real estate during the past year,		67.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in October.		

OFFICERS.—President, E. H. Butler; Treasurer, Charles Griswold; Directors or Trustees, E. H. Butler, Edward Elliott, George B. Munger, Joseph E. Dudley, Washington E. Griswold, E. Walter Leete, B. Monroe, Charles Griswold, Charles H. Post, Calvin M. Leete, A. Miner Leete, Edward Long, John H. Meigs, William L. Stone, Samuel G. Redfield, George L. Ford, Charles Page, Baldwin C. Dudley, E. E. Post, Fred C. Spencer, Richard H. Woodruff, Sturges G. Redfield, George H. Bartlett, Frank E. Smith, Frank C. Dowd.

HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$7,071.51	Whole amount of deposits, . . .	\$14,789.65
Loans on collateral security, . . .	440.74	Surplus account, . . .	1,822.58
Loans on personal security only, . . .	263.00	Interest account, less current expenses and taxes paid, . . .	259.99
Town, city, and borough notes and orders, . . .	3,075.00	Profit and loss account, . . .	2,225.50
School district notes and orders, . . .	1,034.00		
Bank stocks in Connecticut, . . .	2,400.00		
Corporation stock, . . .	500.00		
Society for Savings, . . .	400.00		
Cash in banks, . . .	3,873.20		
Cash in vault, . . .	40.27		
Total assets, . . .	\$19,097.72	Total liabilities, . . .	\$19,097.72

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Haddam, Conn., \$	3,075.00	3,075.00	3,075.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Higganum School District No. 2, Haddam, Conn., \$	1,034.00	1,034.00	1,034.00
BANK STOCKS.			
20 shares Conn. T. & S. Dep. Co., Hfd., \$	2,000.00	2,000.00	5,000.00
4 " City Bank, " "	400.00	400.00	360.00
Totals, \$	2,400.00	2,400.00	5,360.00

HIGGANUM SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	58; total amount,	\$6,756.71
2	Number of depositors having \$1,000 and not over \$2,000,	0; total amount,	0
3	Number of depositors having over \$2,000, and not over \$10,000,	3; total amount,	8,032.94
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	61; total deposits,	\$14,789.65
6	Largest amount due a single depositor,		3,031.34
7	Number of accounts opened during the past year, 3; number closed, 2; increase, 1.		
8	Amount deposited, including interest credited, during the past year,		5,119.11
9	Amount withdrawn during the past year,		2,533.51
10	Amount of increase,		2,585.60
11	Total of interest and profit and loss and rent accounts per last report,	\$2,362.05	
12	Amount of income received during the year,	1,067.55—	3,429.60
13	Total expenses, including salaries, during the year,	229.65	
14	State tax during the year,	1.00	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	242.99	
18	Dividends, 2 per cent. paid Dec. 31, 1904; amount,	244.01	
	2 per cent. paid June 30, 1905; amount,	226.46	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	2,485.49—	3,429.60
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		950.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,075.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in August.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in August.		

OFFICERS.—President, George M. Clark; Treasurer, Clement S. Hubbard; Directors, George M. Clark, Thomas J. Clark, George B. Hubbard, Orlando Burr, Ralph E. Thayer, Frederick Kelsey, Clement S. Hubbard.

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

J. F. NOBLE, Treasurer.

INCORPORATED, 1888.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$6,100.00	Whole amount of deposits, . . .	\$8,093.13
Cash in banks,	2,586.89	Surplus account,	455.04
		Interest account, less current expenses and taxes paid,	137.13
		Profit and loss account,	1.59
Total assets,	\$8,686.89	Total liabilities,	\$8,686.89

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	95; total amount,	\$5,534.67
2	Number of depositors having \$1,000 and not over \$2,000,	0; total amount,	0
3	Number of depositors having over \$2,000, and not over \$10,000,	1; total amount,	2,558.46
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	96; total deposits,	\$8,093.13
6	Largest amount due a single depositor,		2,558.46
7	Number of accounts opened during the past year, 23; number closed, 1; increase, 22.		
8	Amount deposited, including interest credited, during the past year,		13,864.63
9	Amount withdrawn during the past year,		12,460.99
10	Amount of increase,		1,403.64
11	Total of interest and profit and loss and rent accounts per last report,	\$178.04	
12	Amount of income received during the year,	359.21—	537.25
13	Total expenses, including salaries, during the year,	211.71	
14	State tax during the year,	1.00	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	96.86	
	2 per cent. paid July 1, 1905; amount,	88.96	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	138.72—	537.25
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		0

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.— President, James Spargo; Treasurer, J. F. Noble; Directors or Trustees, Z. Goodsell, G. C. Waldo, Alex. Leverty, George Toomey, Frank M. Wilson, Theodore D. Leavenworth; James Spargo and J. F. Noble, *ex officio*.

JEWETT CITY SAVINGS BANK.

FRANK E. ROBINSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$295,007.00	Whole amount of deposits, . . .	\$957,780.24
Loans on collateral security, . . .	64,825.00	Surplus account, . . .	50,000.00
Loans on personal security only,	48,528.00	Profit and loss account, . . .	6,463.92
Town and borough notes, . . .	80,760.00	Rent account,	575.22
School district notes, . . .	300.00		
Town, city, and borough bonds,	211,000.00		
Railroad bonds,	174,000.00		
Bank stocks in Connecticut, . . .	82,350.00		
Bank stocks in other states, . . .	11,000.00		
Real estate by foreclosure, . . .	7,371.00		
Banking house,	7,000.00		
Cash in banks,	25,829.42		
Cash in vault,	6,848.96		
Total assets,	\$1,014,819.38	Total liabilities,	\$1,014,819.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES.			
Town of Lisbon, Conn., \$	21,535.00	21,535.00	21,535.00
“ Griswold, “	19,000.00	19,000.00	19,000.00
Bor. of Jewett City, Conn.,	40,225.00	40,225.00	40,225.00
Totals, \$	80,760.00	80,760.00	80,760.00
SCHOOL DISTRICT NOTES.			
12th School Dist. of Griswold, Conn., \$	300.00	300.00	300.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Griswold, Conn., 3½s, 1920, \$	60,000.00	60,000.00	60,000.00
“ Groton, “ 4s, 1907-11,	15,000.00	15,000.00	15,200.00
“ Middletown, “ 4s, 1910,	5,000.00	5,000.00	5,100.00
“ Norwalk, “ 4s, 1921,	10,000.00	10,000.00	10,500.00
Bor. of Danbury, “ 4s, 1909,	5,000.00	5,000.00	5,100.00
“ Jewett City, “ 3½s, 1933,	15,000.00	15,000.00	15,000.00
City of Cincinnati, Ohio, 6s, 1906,	21,000.00	21,000.00	21,700.00

JEWETT CITY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH BONDS.—CONTINUED.			
City of Duluth, Minn., 4s, 1920, \$	5,000.00	5,000.00	5,300.00
" Minneapolis, " 4s, 1919,	10,000.00	10,000.00	10,600.00
" Kansas City, Mo., 4s, 1910,	10,000.00	10,000.00	10,200.00
" Norwich, Conn., 5s, 1908,	15,000.00	15,000.00	15,700.00
" Paterson, N. J., 4s, 1910,	10,000.00	10,000.00	10,200.00
" Paterson, " 4s, 1939,	10,000.00	10,000.00	10,450.00
" Terre Haute, Ind., 4½s, 1907,	10,000.00	10,000.00	10,250.00
" Tacoma, Wash., 5s, 1913,	10,000.00	10,000.00	11,000.00
Totals, \$	211,000.00	211,000.00	216,300.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul, 6s, 1910, \$	3,000.00	3,000.00	3,300.00
Chicago, Mil. & St. Paul, 5s, 1921,	10,000.00	10,000.00	11,500.00
Chicago, R. I. & Pacific, 4s, 1988,	40,000.00	40,000.00	43,000.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,100.00
Illinois Central, 3½s, 1953,	15,000.00	15,000.00	15,000.00
Joliet & Northern Ind., 7s, 1907,	15,000.00	15,000.00	16,000.00
Mineral Range, 5s, 1931,	19,000.00	19,000.00	22,000.00
Minneapolis & St. Louis, 4s, 1949,	30,000.00	30,000.00	31,000.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,250.00
Oswego & Rome, 7s, 1915,	7,000.00	7,000.00	8,800.00
Staten Island, 4½s, 1943,	20,000.00	20,000.00	21,000.00
Totals, \$	174,000.00	174,000.00	187,950.00
BANK STOCKS.			
50 shares City Bank, Hartford, \$	5,000.00	5,000.00	5,000.00
50 " Hartford Nat., "	5,000.00	5,000.00	7,000.00
50 " First Nat., Middletown,	5,000.00	5,000.00	5,500.00
140 " Nat. Bk. of Com., N. London,	14,000.00	14,000.00	17,000.00
75 " First Nat., Norwich,	7,500.00	10,000.00	5,825.00
275 " Thames Nat., Norwich,	27,500.00	31,350.00	46,750.00
100 " Uncas Nat., Norwich,	10,000.00	10,000.00	10,000.00
20 " First Nat., Stonington,	2,000.00	2,000.00	2,400.00
100 " Chatham Nat., New York,	2,500.00	8,500.00	8,700.00
25 " Citizens Cent. Nat., "	2,500.00	2,500.00	4,000.00
Totals, \$	81,000.00	93,350.00	111,975.00

JEWETT CITY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,633; total amount,	\$329,623.34
2	Number of depositors having \$1,000 and not over \$2,000,	170; total amount,	230,368.65
3	Number of depositors having over \$2,000, and not over \$10,000,	109; total amount,	359,525.18
4	Number of depositors having over \$10,000,	3; total amount,	38,263.07
5	Total number of depositors,	1,915; total deposits,	\$957,780.24
6	Largest amount due a single depositor,		13,111.79
7	Number of accounts opened during the past year, 273; number closed, 232; increase, 41.		
8	Amount deposited, including interest credited, during the past year,		173,565.45
9	Amount withdrawn during the past year,		123,069.46
10	Amount of increase,		45,495.99
11	Total of interest and profit and loss and rent accounts per last report,	\$3,661.23	
12	Amount of income received during the year,	47,041.70—	50,702.93
13	Total expenses, including salaries, during the year,	4,313.98	
14	State tax during the year,	1,676.89	
15	Town and City taxes and assessments paid,	136.10	
16	Net amount of premiums charged off,	1,612.00	
17	All other amounts charged off,	1.70	
18	Dividends, 2 per cent. paid Apr. 1, 1905; amount,	17,860.87	
	2 per cent. paid Oct. 1, 1905; amount,	18,062.25	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	7,039.14—	50,702.93
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		15,735.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		25,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		22,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2.44%
28	Net income from foreclosed real estate during the past year,		179.65
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.		

OFFICERS.— President, James O. Sweet; Vice-Presidents, Edward M. Anthony, John C. Hawkins; Secretary and Treasurer, Frank E. Robinson; Directors, Elias H. Chapman, James E. Fuller, Edward F. Burseson, Clark W. Reynolds, Frank E. Robinson, Daniel L. Phillips, Adelbert R. Young.

THE LITCHFIELD SAVINGS SOCIETY.

CHARLES H. COIT, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$422,937.50	Whole amount of deposits, \$1,589,998.42
Loans on collateral security, 167,737.00	Surplus account, . . . 50,000.00
Loans on personal security only, . . . 51,950.00	Interest account, less current expenses and taxes paid, . . . 63,074.70
Town, city, and borough notes and orders, . . . 13,000.00	
Town, city, school district and corporation bonds, 412,600.00	
Railroad bonds, . . . 472,000.00	
Bank stocks in Connecticut, 13,840.00	
Bank stocks in other states, 42,093.50	
Real estate by foreclosure, 2,225.00	
Insurance and taxes advanced on real estate mortgaged, . . . 607.24	
Cash in banks, . . . 38,082.88	
Total assets, . . . \$1,703,073.12	Total liabilities, . . . \$1,703,073.12

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Litchfield orders, . . . \$	9,500.00	9,500.00	9,500.00
Borough of Litchfield notes, . . .	3,500.00	3,500.00	3,500.00
Totals, \$	13,000.00	13,000.00	13,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Litchfield, Conn., 4s, 1901, \$	60,000.00	60,000.00	60,000.00
“ Litchfield, “ 6s, 1911, . . .	20,000.00	20,000.00	21,000.00
“ Morris, “ 4½s, 1901, . . .	3,600.00	3,600.00	3,600.00
“ Windham, “ 4s, 1925, . . .	10,000.00	10,000.00	10,500.00
City Duluth, Minn., Park, 4s, 1921, . . .	8,000.00	8,000.00	8,160.00
“ Minneapolis, Minn.:—			
Imp. Water Wks., 4s, 1920, . . .	40,000.00	40,000.00	42,000.00
Park, 4s, 1922, . . .	12,000.00	12,000.00	12,700.00
“ Toledo, Ohio, Bridge, 4½s, 1913, . . .	5,000.00	5,000.00	5,250.00

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City Toledo, O., Pk. Imp., 4s, 1922, \$	6,000.00	6,000.00	6,200.00
“ St. Paul, Minn., 4½s, 1917,	10,000.00	10,000.00	10,800.00
“ Chic., Ill., Col. Fair, 4s, 1921,	35,000.00	35,000.00	36,000.00
“ Topeka, Kan., 5s, 1910,	25,000.00	25,000.00	25,875.00
“ Pawtucket, R.I., Sew., 4s, 1934,	10,000.00	10,000.00	10,500.00
“ Gen. & Highway, 4s, 1923,	10,000.00	10,000.00	10,300.00
“ Kan. City, Mo., Jmt., 4½s, 1915,	15,000.00	15,000.00	16,200.00
“ Omaha, Neb., City H., 5s, 1911,	10,000.00	10,000.00	10,385.00
“ Portland, Ore., Wat., 5s, 1923,	6,000.00	6,000.00	6,735.00
“ Bridge, 5s, 1925,	17,000.00	17,000.00	19,200.00
“ Woonsocket, R.I., fdg., 4s, 1927,	30,000.00	30,000.00	30,000.00
“ Los Angeles, Cal., F.D., 4s, 1923,	1,000.00	1,000.00	1,060.00
“ Tunnel, 4s, 1926-32,	39,000.00	39,000.00	41,730.00
“ Omaha, Neb., Renew., 4½s, 1924,	20,000.00	20,000.00	22,000.00
“ Lincoln, Neb., Ltg. P., 4½s, 1914,	20,000.00	20,000.00	20,600.00
Totals, : \$	412,600.00	412,600.00	430,795.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Mineral Point Division, 5s, 1910, \$	20,000.00	20,000.00	21,100.00
IaCrosse & Dav. Div., 5s, 1919,	25,000.00	25,000.00	28,150.00
Hastings & Dakota Div., 7s, 1910,	20,000.00	20,000.00	22,600.00
Southern Minn. Div., 6s, 1910,	6,000.00	6,000.00	6,540.00
Ott., Ced. Falls & St. P., 5s, 1909,	10,000.00	10,000.00	10,300.00
N. Y., Prov. & Boston, 4s, 1942,	13,000.00	13,000.00	13,910.00
Pitts., McK. & Yough., 6s, 1932,	4,000.00	4,000.00	5,400.00
Terre Haute & Ind., 5s, 1925,	10,000.00	10,000.00	11,100.00
Staten Island, 4½s, 1943,	24,000.00	24,000.00	24,000.00
Illinois Cent., Spfld. Div., 3½s, 1951,	50,000.00	50,000.00	46,250.00
Clearfield & Mah., Guar., 5s, 1943,	25,000.00	25,000.00	29,500.00
Chic., R. I. & Pacific, Gen., 4s, 1988,	110,000.00	110,000.00	115,500.00
Balt. & Cumb., Val. Ex., 6s, 1931,	5,000.00	5,000.00	6,000.00
St. P., Minn. & Man., Con., 4½s, 1933,	20,000.00	20,000.00	22,775.00
Minn. & St. L., 1st & Ref., 4s, 1949,	10,000.00	10,000.00	9,650.00
St. P., M. & M., Mont. Ex., 4s, 1937,	30,000.00	30,000.00	31,200.00
Montana Central, 6s, 1937,	30,000.00	30,000.00	40,800.00
N. Y., N. H. & H., Har. R., 4s, 1954,	10,000.00	10,000.00	10,700.00
Burl., Ced. Rap. & No., 5s, 1906,	10,000.00	10,000.00	10,000.00
Chic., Hammond & West., 6s, 1927,	25,000.00	25,000.00	30,250.00
Chic., St. Louis & New Or.:—			
Con. Guar., 5s, 1951,	15,000.00	15,000.00	18,600.00
Totals, \$	472,000.00	472,000.00	514,325.00

THE LITCHFIELD SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
110 shares	Waterbury Nat., Waterbury, \$	5,500.00	8,250.00	8,250.00
120 "	Citizens " "	12,000.00	15,000.00	16,200.00
10 "	Birmingham " Derby,	1,000.00	1,500.00	1,500.00
112 "	Phoenix " Hartford,	11,200.00	13,000.00	13,440.00
100 "	Hartford " "	10,000.00	13,500.00	13,700.00
42 "	Far. & Mech. " "	4,200.00	4,600.00	4,872.00
21 "	State, " "	2,100.00	2,100.00	2,940.00
25 "	National Exch., " "	1,250.00	1,500.00	1,575.00
21 "	American Nat., " "	1,050.00	1,300.00	1,470.00
50 "	First " "	5,000.00	5,500.00	7,000.00
25 "	Charter Oak Nat., " "	2,500.00	2,250.00	3,125.00
55 "	First Nat., Litchfield,	5,500.00	4,540.00	5,500.00
10 "	Yale " New Haven,	1,000.00	1,100.00	1,330.00
15 "	Nat. Tradesmen's, " "	1,500.00	2,000.00	2,700.00
31 "	City, " "	3,100.00	3,700.00	4,340.00
45 "	National Park, New York.	4,500.00	12,000.00	22,050.00
20 "	American Ex. Nat., " "	2,000.00	3,200.00	5,500.00
20 "	Imp. & Traders " "	2,000.00	10,000.00	11,800.00
40 "	Mechanics " "	4,000.00	4,506.50	11,400.00
16 "	Fourth " "	1,600.00	2,500.00	3,328.00
11 "	First " "	1,100.00	3,000.00	8,470.00
25 "	Nat. Bk. of Com., " "	2,500.00	5,137.00	4,950.00
7 "	Bank of America, " "	700.00	1,750.00	3,640.00
Totals.		\$ 85,300.00	121,933.50	150,080.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,467; total amount,	\$559,074.89
2	Number of depositors having \$1,000 and not over \$2,000,	294; total amount,	387,991.07
3	Number of depositors having over \$2,000, and not over \$10,000,	171; total amount,	604,149.20
4	Number of depositors having over \$10,000,	3; total amount,	38,783.26
5	Total number of depositors,	2,935; total deposits,	\$1,589,998.42
6	Largest amount due a single depositor,		16,184.58
7	Number of accounts opened during the past year, 279; number closed, 206; increase, 73.		
8	Amount deposited, including interest credited, during the past year,		254,897.81
9	Amount withdrawn during the past year,		199,639.13
10	Amount of increase,		55,258.68
11	Total of interest and profit and loss and rent accounts per last report,	\$61,607.33	
12	Amount of income received during the year,	76,996.79—	138,604.12
13	Total expenses, including salaries, during the year,	4,027.28	
14	State tax during the year,	3,325.08	
BANK—10			

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Town and City taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	\$7,779.50	
17	All other amounts charged off, . . .	12.69	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount, . . .	29,955.58	
	2 per cent. paid July 1, 1905; amount, . . .	30,429.29	
19	Net amount carried to surplus, . . .	0	
20	Total of interest and profit and loss and rent accounts per this report, . . .	63,074.70—	138,604.12
21	Amount of past-due paper at this time is . . .		12,600.00
22	Amount of assets yielding no income the past year, . . .		19,485.00
23	Loans on real estate— are they all first mortgages? . . .		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society or corporation. . . .		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		30,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation. . . .		43,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .		4½%
28	Net income from foreclosed real estate during the past year, . . .		101.25
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in June.		

OFFICERS.— President, George M. Woodruff; Treasurer, Charles H. Coit; Vice-President, George Kenney; Directors or Trustees, George M. Woodruff, president, *ex officio*, George Kenney, vice-president, *ex officio*, Charles H. Coit, treasurer, *ex officio*; Almon E. Fuller, John T. Hubbard, William T. Marsh, James P. Woodruff, N. Jerome Bissell.

MARINERS SAVINGS BANK, NEW LONDON.

P. LeROY HARWOOD, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,053,065.00	Whole amount of deposits, \$3,204,359.62
Loans on collateral security, . . . 87,150.00	Surplus account, . . . 122,500.00
Loans on personal security only, . . . 1,300.00	Interest account, less current expenses and taxes paid, . . . 12,490.80
Town, city, and borough notes and orders, . . . 40,000.00	Profit and loss account, . . . 64,325.07
Town, city, school district and corporation bonds, . . . 614,950.00	
Railroad bonds, . . . 1,437,875.00	
Railroad stocks, . . . 6,977.15	
Bank stocks in Connecticut, . . . 80,000.00	
Banking house site, . . . 29,850.00	
Insurance and taxes advanced on real estate mortgaged, . . . 25.50	
Cash in banks, . . . 29,918.95	
Cash in vault, . . . 22,562.89	
Total assets, . . . \$3,403,674.49	Total liabilities, . . . \$3,403,674.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Waterford, Conn., . . . \$	40,000.00	40,000.00	40,000.00
RAILROAD STOCKS.			
152 shares Pere Marquette, pref., . . \$	15,200.00	6,977.15	12,900.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Waterbury, Conn., 4s, 1928, \$	30,000.00	32,000.00	32,500.00
Glastonbury, " 4s, 1928,	35,000.00	35,000.00	37,975.00
Waterford, " 4s, 1907,	30,000.00	30,000.00	30,500.00
Colorado Springs, Col., 4s, 1918,	25,000.00	25,000.00	25,750.00
Pueblo, " 4½s, 1918,	15,000.00	15,800.00	16,200.00
Sioux City, Iowa, 4½s, 1916,	20,000.00	20,000.00	20,900.00
Muncie, Ind., 5½s, 1915,	15,000.00	15,000.00	16,800.00
Omaha, Neb., 5s, 1909,	25,000.00	25,600.00	26,300.00
Omaha, " 4½s, 1910,	3,000.00	3,100.00	3,125.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	VALUE. BOOK	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Omaha, Neb., 4½s, 1934, \$	15,000.00	16,000.00	17,550.00
South Omaha, Neb., 5s,	9,000.00	9,300.00	9,550.00
Hoboken, N. J., 4s, 1917,	43,000.00	43,000.00	44,720.00
Akron, Ohio, 5s,	10,400.00	11,000.00	11,500.00
Canton, " 4½s, 1918,	2,800.00	2,950.00	3,000.00
Canton, " 4½s, 1933,	12,000.00	12,950.00	13,560.00
Canton, " 4s,	2,000.00	2,050.00	2,100.00
Columbus, Ohio, 4½s, 1921,	50,000.00	51,500.00	55,000.00
Columbus, " 4s, 1910,	50,000.00	50,000.00	52,500.00
Hamilton, 5s, 1909,	25,000.00	25,800.00	26,000.00
Portland, Ore., 5s, 1923,	25,000.00	23,500.00	23,500.00
Portland, " 5s, 1925,	5,000.00	5,700.00	5,275.00
Portland (Albina, Ore., 6s, 1921,	15,000.00	17,500.00	18,900.00
Pawtucket, R. I., 4s, 1934,	20,000.00	20,000.00	21,000.00
Pawtucket, R. I., 4s, 1944,	21,000.00	22,200.00	22,260.00
Superior, Wis., 6s, 1910,	25,000.00	25,000.00	25,000.00
Tacoma, Wash., 5s, 1913,	50,000.00	50,000.00	54,000.00
Paducah, Ky., 4½s, 1928,	20,000.00	20,000.00	21,000.00
Totals.	\$ 598,200.00	614,950.00	643,165.00
RAILROAD BONDS.			
N. Y. Prov. & Boston, 4s, 1942, \$	25,000.00	25,300.00	27,000.00
Pitts., Ft. Wayne & Chic., 7s, 1912,	10,000.00	11,100.00	11,700.00
Sharon Railway, 4½s, 1918,	10,000.00	10,200.00	11,000.00
Chic., R. I. & Pacific, 6s, 1917,	20,000.00	22,400.00	24,400.00
Chic., R. I. & Pacific, 4s, 1938,	100,000.00	105,000.00	106,000.00
Chicago, Mil. & St. Paul:—			
Chicago & Pacific W., 5s, 1921,	50,000.00	54,500.00	58,500.00
La Crosse & Davenport, 5s, 1919,	20,000.00	20,000.00	23,000.00
Chicago & Mo. Riv., 5s, 1926,	25,000.00	29,250.00	29,750.00
Chicago & Northwestern:—			
Mil., Lake S. & West., 6s, 1921,	50,000.00	61,750.00	65,000.00
Mil., Lake S. & West., 5s, 1929,	15,000.00	17,500.00	17,850.00
Sioux City & Pacific, 3½s, 1936,	85,000.00	81,100.00	82,025.00
Chic., St. P., M. & O., 3½s, 1930,	15,000.00	14,000.00	14,270.00
St. P., Stillwater & T. F., 7s, 1908,	1,000.00	1,100.00	1,100.00
Northern Illinois, 5s, 1910,	1,000.00	1,050.00	1,050.00
Great Northern:—			
St. Paul, Minn. & Man.:—			
Montana Extension, 4s, 1937,	75,000.00	78,000.00	78,187.00
Consol., 4½s, 1933,	125,000.00	138,500.00	141,875.00
Eastern Ry. of Minn., 4s, 1928,	25,000.00	26,100.00	26,250.00
Montana Central, 5s, 1937,	20,000.00	23,500.00	24,100.00
Montana Central, 6s, 1937,	55,000.00	73,000.00	74,937.00
Willmar & Sioux Falls, 5s, 1938,	10,000.00	11,900.00	12,275.00
Pacific Extension, 4s, 1940,	48,400.00	48,500.00	50,545.00
C. B. & Q., Iowa Div., 4s, 1919,	24,000.00	24,000.00	24,500.00
Nebraska Div., 4s, 1927,	25,000.00	26,000.00	26,250.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Peoria & Pekin Union, 6s, 1921, \$	28,000.00	33,500.00	35,000.00
Det., Grand Rap. & West., 4s, 1946,	18,500.00	18,500.00	18,500.00
Sunbury & Lewiston, 4s, 1936,	25,000.00	25,000.00	26,750.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	5,700.00	6,600.00
Ill. Cent., Springfield Div., 3½s, 1951,	25,000.00	25,000.00	24,250.00
Omaha Division, 3s, 1951,	1,000.00	775.00	830.00
Minneapolis & St. Louis, 4s, 1949,	40,000.00	40,000.00	39,000.00
Chicago & Eastern Ill., 6s, 1934,	15,000.00	20,000.00	20,625.00
Chicago & Eastern Ill., 5s, 1937,	100,000.00	117,000.00	121,500.00
Burl., Ced. Rap. & N., reg., 5s, 1934,	20,000.00	23,500.00	24,000.00
Coupon, 5s, 1934,	130,000.00	147,600.00	156,000.00
Buffalo & Susquehanna, 4s, 1951,	25,000.00	25,000.00	25,000.00
Chicago & West. Indiana, 6s, 1932,	10,000.00	11,200.00	11,500.00
St. Louis, Iron Mt. & So., 4s, 1933,	25,000.00	23,750.00	23,750.00
Chicago & Indiana Coal, 5s, 1936	15,000.00	17,600.00	18,000.00
Totals,	\$ 1,316,900.00	1,437,875.00	1,482,849.00
BANK STOCKS.			
200 shares Thames Nat., Norwich, \$	20,000.00	28,000.00	30,000.00
200 " Nat. Bk. of Com., New London,	20,000.00	20,000.00	30,000.00
200 " Union, "	20,000.00	20,000.00	20,000.00
400 " Nat. Whaling, "	10,000.00	12,000.00	20,000.00
Totals,	\$ 70,000.00	80,000.00	100,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,960; total amount,	\$885,043.78
2	Number of depositors having \$1,000 and not over \$2,000,	733; total amount,	956,779.06
3	Number of depositors having over \$2,000, and not over \$10,000,	407; total amount,	1,304,525.37
4	Number of depositors having over \$10,000,	4; total amount,	58,010.41
5	Total number of depositors,	5,104; total deposits,	\$3,204,358.62
6	Largest amount due a single depositor,		17,831.79
7	Number of accounts opened during the past year, 931; number closed, 805; increase, 126.		
8	Amount deposited, including interest credited, during the past year,		713,344.31
9	Amount withdrawn during the past year,		497,148.40
10	Amount of increase,		216,195.91
11	Total of interest, profit and loss, premium, and rent accounts per last report,	\$85,937.51	
12	Amount of income received during the year,	152,050.92—	237,988.43

MARINERS SAVINGS BANK, NEW LONDON.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

13	Total expenses, including salaries, during the year,	\$5,997.26	
14	State tax during the year,	6,928.20	
15	Town and City taxes and assessments paid,	195.64	
16	Net amount of premiums charged off,	28,008.37	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Mar. 1, 1905; amount,	56,511.22	
	2 per cent. paid Sept. 1, 1905; amount,	58,531.87	
19	Net amount carried to surplus,	5,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	76,815.87—	237,988.43
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year (Bonds, Superior, Wis.),		25,000.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	30,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	800.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.		

OFFICERS.— President, George C. Strong; Treasurer, P. LeRoy Harwood; Directors or Trustees, W. H. Allen, W. L. Peckham, T. A. Miner, F. S. Newcomb, J. P. Johnston, John Hopson, F. H. Parmelee, G. E. Starr, C. H. Klinck, A. R. Darrow, E. V. Daboll, C. B. Waller, George C. Strong, P. LeRoy Harwood.

* 3 per cent. per annum on excess of \$3,000.

MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$2,624,540.00	Whole amount of deposits, \$6,298,850.16
Loans on collateral security, . . . 215,215.00	Surplus account, . . . 150,281.86
Town orders, . . . 10,000.00	Interest account, less cur-
Town and city bonds, . . . 535,000.00	rent expenses and taxes
Railroad bonds, . . . 2,536,755.00	paid, . . . 108,192.67
Bank stocks in Connecticut, . . . 144,701.00	Profit and loss account, . . . 2,291.95
Bank stocks in other states, . . . 16,000.00	
Real estate by foreclosure, . . . 161,408.17	
Cash in banks, . . . 306,602.64	
Cash in vault, . . . 9,394.83	
Total assets, . . . \$6,559,616.64	Total liabilities, . . . \$6,559,616.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDER.			
Bolton, \$	10,000.00	10,000.00	10,000.00
TOWN AND CITY BONDS.			
Bloomfield, 3½s, 1920, \$	32,000.00	32,000.00	32,000.00
Middlefield, 3.65s, 1909,	20,000.00	20,000.00	20,000.00
Denver, Col., 5s, 1919,	50,000.00	50,000.00	57,000.00
Denver (S. Denver) Col., 6s, 1906,	31,000.00	31,000.00	31,310.00
Duluth (New D.), Minn., 6s, 1914,	47,000.00	47,000.00	53,580.00
Minneapolis, " 4s, 1917,	50,000.00	50,000.00	52,000.00
Lincoln, Neb., 4s, 1913-19,	50,000.00	50,000.00	50,000.00
Omaha, " 4s, 1906-11,	51,000.00	51,000.00	51,510.00
Omaha, " 4s, 1924,	25,000.00	25,000.00	28,000.00
Omaha, " 5s, 1907,	10,000.00	10,000.00	10,200.00
Omaha, " 5s, 1912,	25,000.00	25,000.00	26,750.00
Paterson, N. J., 4s, 1924,	40,000.00	40,000.00	40,800.00
Paterson, " 4s, 1939,	15,000.00	15,000.00	15,450.00
Paterson, " 4½s, 1906,	10,000.00	10,000.00	10,500.00
Paterson, " 4½s, 1910,	50,000.00	50,000.00	51,500.00
Portland (E. Port.), Ore., 6s, 1921,	4,000.00	4,000.00	4,920.00
Portland (Albina), " 6s, 1921,	25,000.00	25,000.00	30,750.00
Totals, \$	535,000.00	535,000.00	564,270.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atch., T. & S. Fé, gen., 4s, 1995,	\$	12,000.00	8,400.00	12,480.00
“ “ adjustment, 4s, 1995,		6,500.00	1,950.00	6,379.00
Buffalo, Roch. & Pittsburg:—				
Clearfield & Mahoning, 5s, 1943,		50,000.00	52,500.00	59,000.00
Chesapeake & Ohio:—				
Ashland Coal & Iron, 4s, 1925,		50,000.00	50,000.00	50,000.00
Chicago, Burl. & Quincy:—				
Iowa Division, 4s, 1919,		26,000.00	26,000.00	26,520.00
Iowa Division, 5s, 1919,		30,000.00	30,000.00	32,700.00
Burlington & Mo. River, 6s, 1918,		50,000.00	55,000.00	57,000.00
Chic., Milwaukee & St. Paul:—				
Chic. & Lake Sup. Div. 5s, 1921,		30,000.00	30,000.00	34,200.00
Chicago & Pacific, “ 6s, 1910,		52,000.00	52,000.00	56,160.00
Dubuque “ 6s, 1920,		25,000.00	28,750.00	31,750.00
La Crosse & Dav., “ 5s, 1919,		15,000.00	15,750.00	16,950.00
Southern Minn., “ 6s, 1910,		11,000.00	11,000.00	11,990.00
Southwestern “ 6s, 1909,		15,000.00	15,000.00	16,200.00
Wisconsin & Minn. “ 5s, 1921,		25,000.00	26,250.00	28,500.00
Mil. & No. Div., 1st, 6s, 1910,		7,000.00	7,000.00	7,630.00
Mil. & No. Div., consol., 6s, 1913,		50,000.00	50,000.00	57,500.00
Chicago & Northwestern:—				
Madison Extension, 7s, 1911,		25,000.00	25,000.00	29,500.00
Menominee Extension, 7s, 1911,		20,000.00	20,000.00	23,600.00
C. R. & Mo. R., 3d Div., 7s, 1916,		25,000.00	25,000.00	32,750.00
Chic., St. P., M. & O., 6s, 1930,		50,000.00	60,000.00	67,500.00
Chicago & Tomah, 6s, 1905,		5,000.00	5,000.00	5,100.00
Des Moines & Minn., 7s, 1907,		25,000.00	25,000.00	25,750.00
Northwestern Union, 7s, 1917,		30,000.00	36,000.00	39,000.00
Ott., C. Falls & St. P., 5s, 1909,		9,000.00	9,000.00	9,450.00
St. Paul & Sioux City, 6s, 1919,		66,000.00	75,900.00	81,840.00
Delaware & Hudson Canal:—				
Pennsylvania Division, 7s, 1917,		25,000.00	30,000.00	33,500.00
Albany & Susquehanna, 6s, 1906,		2,000.00	2,000.00	2,080.00
Rensselaer & Saratoga, 7s, 1921,		10,000.00	12,600.00	13,900.00
Del., Lack. & Western, 7s, 1907,		2,000.00	2,000.00	2,180.00
Morris & Essex, 1st, 7s, 1914,		15,000.00	15,000.00	18,900.00
N. Y., Lack. & Western, 6s, 1921,		5,000.00	5,600.00	6,400.00
Chic., R. I. & Pacific, 1st, 6s, 1917,		15,000.00	16,500.00	18,150.00
gen., 4s, 1988,		75,000.00	75,000.00	78,750.00
Burl., Ced. Rap. & N., 1st, 5s, 1906,		30,000.00	30,000.00	30,300.00
consol., 5s, 1934,		50,000.00	52,500.00	60,000.00
Ced. R., Ia. Falls & N. W., 5s, 1921,		18,000.00	18,900.00	19,990.00
Chicago & E. Ill., consol., 6s, 1934,		57,000.00	71,250.00	78,090.00
gen., 5s, 1937,		35,000.00	36,750.00	42,350.00
Chicago & Ind. Coal, 5s, 1936,		100,000.00	108,000.00	118,000.00
Elgin, Joliet & Eastern, 5s, 1941,		50,000.00	52,500.00	60,000.00
Erie:—				
Buffalo Creek, 6s, 1907,		17,000.00	17,000.00	17,510.00
Buffalo, N. Y. & Erie, 7s, 1910,		20,000.00	20,000.00	25,000.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Erie, Goshen & D'kertown, 6s, 1928, \$	35,500.00	42,600.00	44,375.00
Newcastle & Shen. Val., 6s, 1917,	1,000.00	1,100.00	1,180.00
Northern of N. J., 6s, 1917,	76,000.00	85,880.00	90,440.00
Great Northern:—			
East. of Minn., 1st Div., 5s, 1908,	60,000.00	60,000.00	62,400.00
St. P., Minn. & Man., 2d, 6s, 1909,	50,000.00	50,000.00	54,500.00
Dakota Extension, 6s, 1910,	25,000.00	25,000.00	27,750.00
Montana Extension, 4s, 1937,	50,000.00	50,000.00	52,000.00
Consol., 4½s, 1933,	50,000.00	50,000.00	56,000.00
" 6s, 1933,	100,000.00	125,000.00	138,000.00
Illinois Central:—			
Louisville Division, 3½s, 1953,	25,000.00	23,125.00	23,500.00
Chic., St. L. & New Or., 5s, 1957,	10,000.00	11,000.00	12,400.00
Louisville & Nashville:—			
Louisville, Cin. & Lex., 4½s, 1931,	10,000.00	10,000.00	11,000.00
Lake Shore & M. S.:—			
McKeesport & Belle V., 6s, 1918,	10,000.00	11,000.00	11,400.00
Pitts., McK. & Yough., 6s, 1932,	25,000.00	29,500.00	32,500.00
Michigan Central:—			
Kalamazoo & S. Haven, 5s, 1939,	13,000.00	13,650.00	13,950.00
Joliet & No. Indiana, 7s, 1907,	28,000.00	28,000.00	29,650.00
N. Y. & Long Branch, 4s, 1941,	50,000.00	50,000.00	52,500.00
Northern Pacific:—			
Western of Minnesota, 7s, 1907,	11,000.00	11,000.00	11,440.00
Minneapolis & St. Louis:—			
Iowa Division, 7s, 1909,	11,000.00	11,000.00	11,880.00
Pacific Division, 6s, 1921,	46,000.00	52,900.00	55,200.00
Consols, 5s, 1934,	85,000.00	91,800.00	97,750.00
Refunding, 4s, 1949,	50,000.00	50,000.00	50,000.00
Minneapolis & Duluth, 7s, 1907,	2,700.00	2,700.00	2,731.00
Pennsylvania Co.:—			
Ashtabula & Pittsburg, 6s, 1908,	24,000.00	24,000.00	25,200.00
Terre Haute & Ind., 5s, 1925,	50,000.00	51,500.00	55,000.00
Peoria & Pekin Union, 6s, 1921,	50,000.00	57,500.00	60,000.00
Western Maryland:—			
Balt. & Cumb., Val. Ex., 6s, 1931,	50,000.00	60,000.00	61,000.00
Balt. & Harrisburg, 5s, 1936,	100,000.00	108,000.00	114,000.00
Piedmont & Cumb., 5s, 1911,	41,000.00	41,000.00	43,460.00
Atlantic Coast Line:—			
Northeastern of S. C., 6s, 1933,	3,000.00	3,600.00	3,990.00
Totals, \$	2,377,700.00	2,536,755.00	2,749,806.00
BANK STOCKS.			
150 shares Aetna National, Hartford, \$	15,000.00	15,000.00	30,000.00
400 " American Nat., "	20,000.00	20,000.00	28,000.00
100 " Charter Oak Nat., "	10,000.00	10,000.00	13,000.00
100 " Farmers & Mec. Nat., "	10,000.00	10,000.00	11,600.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
300 shares First Nat., Hartford, \$	30,000.00	30,000.00	43,500.00
100 " Hartford, "	10,000.00	10,000.00	13,799.00
100 " Mercantile (in liq.) "	800.00	1.00	1.00
120 " City, "	12,000.00	12,000.00	11,400.00
100 " Hartford Trust Co., "	10,000.00	10,000.00	18,000.00
100 " Deep River Nat., Deep River,	10,000.00	10,000.00	10,000.00
67 " Home " Meriden,	6,700.00	6,700.00	8,710.00
25 " Second " New Haven,	2,500.00	2,500.00	4,925.00
60 " First " Norwich,	6,000.00	6,000.00	4,200.00
25 " First " Suffield,	2,500.00	2,500.00	4,000.00
60 " Mechanics " New York,	6,000.00	6,000.00	17,100.00
75 " Nat. Bk. of Com., "	7,500.00	7,500.00	15,225.00
50 " Nassau, "	2,500.00	2,500.00	4,350.00
Totals, \$	161,500.00	160,701.00	238,811.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,524; total amount, \$2,435,813.23
2	Number of depositors having \$1,000 and not over \$2,000,	1,331; total amount, 1,752.089.73
3	Number of depositors having over \$2,000, and not over \$10,000,	530; total amount, 2,110,947.20
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	13,385; total deposits, \$6,298,850.16
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 1,326; number closed, 1,262; increase, 64.	
8	Amount deposited, including interest credited, during the past year,	1,434,905.03
9	Amount withdrawn during the past year,	1,301,483.18
10	Amount of increase,	133,421.85
11	Total of interest and profit and loss accounts per last report,	\$135,796.69
12	Amount of income received during the year,	280,573.96— 416,370.65
13	Total expenses, including salaries, during the year,	17,389.39
14	State tax during the year,	11,740.59
15	Town and City taxes and assessments paid,	2,765.63
16	Net amount of premiums charged off,	30,573.00
17	All other amounts charged off (book value of real estate reduced),	13,872.50
18	Dividends, 1½ per cent. paid Jan. 1, 1905; amount, 1¼ per cent. paid July 1, 1905; amount,	103,829.29 104,085.36
19	Net amount carried to surplus,	21,630.27
20	Total of interest and profit and loss accounts per this report,	110,484.62— 416,370.65

MECHANICS SAVINGS BANK, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	\$3,199.00
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1.6%
28	Net income from foreclosed real estate during the past year, . .	2,614.08
29	Date of annual meeting of Incorporators to elect Trustees, in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, in July.	

OFFICERS.— President, Henry C. Dwight; Treasurer, Ward W. Jacobs; Trustees, Ward W. Jacobs, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, Edwin P. Taylor, James U. Taintor, William H. King, Frank P. Furlong, Henry S. Robinson, William E. A. Bulkeley.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$690,313.50	Whole amount of deposits, \$1,595,671.25	
Loans on collateral security, . . .	50,480.20	Surplus account, . . .	57,000.00
Loans on personal security only, . . .	162,890.00	Interest account, less current expenses and taxes paid, . . .	45,176.83
Town, city, and borough notes and orders, . . .	15,500.00	Profit and loss account, . . .	1,802.65
School district notes and orders, . . .	1,825.00	Incomplete loans, . . .	1,000.00
Town, city, school district, and corporation bonds, . . .	47,500.00		
Railroad bonds, . . .	497,000.00		
Bank stocks in Connecticut, . . .	98,162.00		
Bank stocks in other states, . . .	10,000.00		
Premium account, . . .	87,000.00		
Cash in banks, . . .	35,373.59		
Cash in vault, . . .	4,606.44		
Total assets, . . .	\$1,700,650.73	Total liabilities, . . .	\$1,700,650.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Hartland, \$	1,000.00	1,000.00	1,000.00
Winchester,	10,000.00	10,000.00	10,000.00
Barkhamsted,	3,000.00	3,000.00	3,000.00
Colebrook,	1,500.00	1,500.00	1,500.00
Totals, \$	15,500.00	15,500.00	15,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First Winchester, \$	1,825.00	1,825.00	1,825.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
South Norwalk, 4s, 1910, \$	9,000.00	9,000.00	9,000.00
Barkhamsted, 3½s, 500 yearly,	19,500.00	19,500.00	19,500.00
Denver, Col., 5s, 1919,	10,000.00	10,000.00	10,000.00

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Duluth, Minn., 4s, 1921, \$	5,000.00	5,000.00	5,000.00
Superior, Wis., 6s, 1910,	4,000.00	4,000.00	4,000.00
Totals, \$	47,500.00	47,500.00	47,500.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Dubuque Division, 6s, 1920, \$	13,000.00	13,000.00	16,000.00
La Crosse & Davenport, 5s, 1919,	5,000.00	5,000.00	5,609.00
C. B. & Q., Neb. Ex., 4s, 1927,	20,000.00	20,000.00	21,400.00
Chic., R. I. & Pacific, 4s, 1988,	50,000.00	50,000.00	52,000.00
Ott., Ced. Falls & St. P., 5s, 1909,	13,000.00	13,000.00	13,500.00
Buffalo, N. Y. & Erie, 7s, 1916,	5,000.00	5,000.00	6,400.00
Bald Eagle Valley, 6s, 1910,	1,000.00	1,000.00	1,050.00
N. Y., Lack. & Western, 6s, 1921,	5,000.00	5,000.00	6,400.00
Housatonic, 5s, 1937,	10,000.00	10,000.00	12,500.00
St. Paul, Minn. & Man., 6s, 1909,	5,000.00	5,000.00	5,600.00
Consols, 6s, 1933,	20,000.00	20,000.00	26,000.00
Dakota Extension, 6s, 1910,	37,000.00	37,000.00	41,500.00
Ill. Cent., Spfld. Div., 3½s, 1951,	25,000.00	25,000.00	25,000.00
Western Lines, 4s, 1951,	12,000.00	12,000.00	12,500.00
Central of New Jersey, 5s, 1987,	30,000.00	30,000.00	40,200.00
N. Y. & Long Branch, 4s, 1941,	31,000.00	31,000.00	32,500.00
Minneapolis & St. Louis, 4s, 1949,	50,000.00	50,000.00	50,000.00
Chicago & Eastern Ill., 5s, 1937,	35,000.00	35,000.00	41,300.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,000.00
Genesee & Wyoming, 5s, 1929,	25,000.00	25,000.00	27,000.00
Elgin, Joliet & Eastern, 5s, 1941,	50,000.00	50,000.00	59,000.00
Terminal of St. Louis, 4s, 1953,	10,000.00	10,000.00	10,000.00
St. L., Iron Mt. & Southern:—			
River & Gulf Division, 4s, 1933,	10,000.00	10,000.00	10,000.00
Louisv. & Nashville, Ufd., 4s, 1940,	25,000.00	25,000.00	25,500.00
Totals, \$	497,000.00	497,000.00	553,950.00
BANK STOCKS.			
188 shares First National, Winsted, \$	18,800.00	18,800.00	19,750.00
128 " Hurlbut " "	12,800.00	12,800.00	21,709.00
25 " Hartford Nat., Hartford,	2,500.00	2,500.00	3,500.00
22 " Phenix " "	2,200.00	2,200.00	2,709.00
14 " American " "	700.00	700.00	1,099.00
50 " Mercantile " "	0	0	0
50 " Aetna " "	5,000.00	5,000.00	10,000.00
73 " Conn. T. & S. D. Co., "	7,300.00	7,300.00	16,409.00
25 " Hartford Trust Co., "	2,500.00	2,500.00	5,000.00
37 " Second National, New Haven,	3,700.00	3,700.00	6,500.00
20 " Tradesmen's Nat., "	2,000.00	2,000.00	3,000.00

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
10 shares Yale	Nat., New Haven, \$	1,000.00	1,000.00	1,200.00
70 " Merchants	" " "	3,500.00	3,500.00	4,000.00
84 " First	" Bridgeport,	8,400.00	8,400.00	16,000.00
	Rights to subscribe	12.00	12.00	12.00
22 " City National,	Bridgeport,	2,200.00	2,200.00	3,850.00
34 " Waterbury Nat.,	Waterbury,	1,700.00	1,700.00	2,800.00
28 " Citizens	" " "	2,800.00	2,800.00	3,800.00
6 " Danbury	" Danbury,	600.00	600.00	600.00
30 " City	" " "	3,000.00	3,000.00	3,000.00
35 " Birmingham Nat.,	Derby,	3,500.00	3,500.00	5,600.00
10 " First	" Stamford,	1,000.00	1,000.00	2,500.00
58 " New Britain	" New Britain,	5,800.00	5,800.00	10,000.00
10 " Bristol	" Bristol,	1,000.00	1,000.00	1,800.00
22 " Central	" Middletown,	1,650.00	1,650.00	1,850.00
20 " Home	" Meriden,	2,000.00	2,000.00	2,500.00
25 " First	" Wallingford,	2,500.00	2,500.00	2,625.00
50 " Am. Ex.	" New York,	5,000.00	5,000.00	13,000.00
50 " Commerce	" " "	5,000.00	5,000.00	10,000.00
Totals, \$		108,162.00	108,162.00	174,487.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,908; total amount,	\$712,397.83
2	Number of depositors having \$1,000 and not over \$2,000,	394; total amount,	533,410.99
3	Number of depositors having over \$2,000, and not over \$10,000,	130; total amount,	349,362.43
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,432; total deposits,	\$1,595,671.25
6	Largest amount due a single depositor,		7,515.14
7	Number of accounts opened during the past year, 389; number closed, 310; increase, 79.		
8	Amount deposited, including interest credited, during the past year,		336,949.00
9	Amount withdrawn during the past year,		281,772.19
10	Amount of increase,		55,176.81
11	Total of interest and profit and loss and rent accounts per last report,	\$43,013.15	
12	Amount of income received during the year,	79,572.29	122,585.44
13	Total expenses, including salaries, during the year,	3,688.12	
14	State tax during the year,	3,381.95	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	6,387.81	
17	All other amounts charged off,	0	

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18*	Dividends, 2 per cent. paid Jan., 1905; amount,	\$22,796.62	
	2 per cent. paid July, 1905; amount,	30,351.46	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	\$46,979.48—	122,585.44
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		4,000.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,408.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.		

OFFICERS.— President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees, Charles B. Hallett, Harvey L. Roberts, Irving R. Griswold, Luman C. Colt, Lorenzo M. Blake, Charles S. Jopp, William S. Hulbert.

* $\frac{3}{4}$ per cent. per annum on excess of \$2,000.

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,489,199.48	Whole amount of deposits, \$3,484,112.29
Loans on collateral security, . . . 64,350.00	Surplus account, . . . 87,668.17
Town, city, school district, and corporation bonds, . . . 827,000.00	Interest account, less current expenses and taxes paid, . . . 57,518.12
Railroad bonds, . . . 915,700.00	Due borrowers on real estate loans, . . . 38,288.24
Bank stocks in Connecticut, . . . 192,900.00	
Real estate by foreclosure, . . . 28,100.00	
Banking house, . . . 30,000.00	
State warrants, . . . 10,000.00	
Safe and furniture account, . . . 7,500.00	
Cash in banks, . . . 93,129.00	
Cash in vault, . . . 9,708.34	
Total assets, . . . \$3,667,586.82	Total liabilities, . . . \$3,667,586.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado, \$	10,000.00	10,000.00	10,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4½s, 1924, \$	25,000.00	27,200.00	27,500.00
“ “ 4s, 1930-33,	15,000.00	15,900.00	16,100.00
Bay City, Mich., 4s, 1935,	10,000.00	10,500.00	10,600.00
Canton, Ohio, 4½s, 1911-14,	24,000.00	25,500.00	25,500.00
“ “ 3½s, 1914,	11,500.00	11,500.00	11,500.00
Chicago, Illinois, 4s, 1921,	10,000.00	10,000.00	10,450.00
Clinton, Iowa, 5s, 1909-11,	10,000.00	10,000.00	10,200.00
Columbus, Ohio, 4s, 1914-34,	71,000.00	72,900.00	73,100.00
“ “ 3½s, 1922,	10,000.00	10,000.00	10,000.00
Danbury, Conn., 4s, 1915-21,	21,000.00	21,700.00	21,850.00
Dubuque, Iowa, 4½s, 1911,	14,000.00	14,500.00	14,600.00
Duluth, Minn., 6s, 1911,	5,000.00	5,500.00	5,650.00
Easton, Conn., 3½s, 1939,	10,000.00	10,000.00	10,000.00
Greenwich, Conn., 4s, 1915,	5,000.00	5,000.00	5,200.00
Groton, “ 4s, 1924,	30,000.00	30,900.00	31,200.00
Huntington, “ 4s, 1917,	5,000.00	5,000.00	5,200.00
“ “ (sch. dis.) 4s, 1906,	10,000.00	10,000.00	10,000.00
Kansas City, Kan., 5s, 1908-15,	20,000.00	21,100.00	21,300.00

MECHANICS AND FARMERS SAVINGS BANK OF
BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Killingly, Conn., 3½s, 1920, \$	10,000.00	10,000.00	10,000.00
La Crosse, Wis., 5s, 1915,	5,000.00	5,000.00	5,000.00
Minneapolis, Minn., 3½s, 1932,	10,000.00	10,000.00	10,000.00
Muskegon, Mich., 4s, 1934,	25,000.00	26,000.00	26,100.00
Omaha, Neb., 4s, 1918-20,	30,000.00	32,000.00	32,000.00
Orange, Conn., 4s, 1925,	30,000.00	31,500.00	31,600.00
Paducah, Ky., 4s, 1920,	4,000.00	4,000.00	4,150.00
Paterson, N. J., 5s, 1914-20,	15,000.00	16,700.00	16,800.00
" " 4s, 1915-39,	65,000.00	67,800.00	68,000.00
Pawtucket, R. I., 4s, 1944,	15,000.00	15,800.00	16,100.00
Port Huron, Mich., 5s, 1910-28,	25,000.00	27,600.00	27,750.00
Portland, Ore., 5s, 1920-28,	25,000.00	30,700.00	30,700.00
Ridgefield, Conn., 3½s, 1922,	10,000.00	10,000.00	10,000.00
Sioux City, Iowa, 4½s, 1916-18,	30,000.00	31,000.00	31,300.00
South Omaha, Neb., 5s, 1921,	15,000.00	15,000.00	15,750.00
" " 4½s, 1924,	10,000.00	10,200.00	10,300.00
Stonington, Conn., 4s, 1918,	9,500.00	10,000.00	10,000.00
Superior, Wis., 6s, 1910,	36,500.00	36,500.00	36,500.00
Toledo, Ohio, 3½s, 1929-30,	44,000.00	44,000.00	44,000.00
Topeka, Kan., 5s, 1913,	20,000.00	20,500.00	21,400.00
Wallingford, Conn., 4s, 1923,	5,000.00	5,200.00	5,350.00
Waterbury, " 3½s, 1911-23,	40,000.00	40,000.00	40,000.00
Winona, Minn., 4s, 1933,	5,000.00	5,300.00	5,400.00
" " 3½s, 1916-24,*	5,000.00	5,000.00	5,000.00
Totals, \$	795,500.00	827,000.00	833,150.00
RAILROAD BONDS.			
Atch., Topeka & Santa Fé, 4s, 1995, \$	15,500.00	12,400.00	15,965.00
Balt. & Cumb. Extension, 6s, 1931,	50,000.00	66,800.00	67,000.00
Balt. & Harrisburg, 5s, 1936,	30,000.00	36,000.00	36,000.00
Brooklyn & Montauk, 6s, 1911,	20,000.00	22,300.00	22,300.00
Buffalo & Susquehanna, 4s, 1951,	60,000.00	59,100.00	59,100.00
Chicago & Alton, 3s, 1949,	10,000.00	8,500.00	8,500.00
Chicago & Eastern Ill., 5s, 1937,	45,000.00	52,500.00	54,450.00
Chicago, Mil. & St. Paul:—			
Pacific Western Div., 5s, 1921,	40,000.00	44,400.00	46,400.00
Wisconsin & Minn. Div., 5s, 1921,	2,000.00	2,300.00	2,350.00
Chicago, Mil. & St. Paul, 3½s, 1989,	20,000.00	19,900.00	19,900.00
Chicago, R. I. & Pacific, 4s, 1988,	40,000.00	41,800.00	42,200.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	30,000.00	30,500.00
Eastern Minnesota, 4s, 1948,	30,000.00	31,600.00	31,600.00
Elgin, Joliet & Eastern, 5s, 1941,	25,000.00	29,000.00	29,750.00

MECHANICS AND FARMERS SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Evansville & Terre Haute:—			
Mt. Vernon Division, 6s, 1923, \$	15,000.00	15,000.00	16,200.00
Sullivan Co. Division, 5s, 1930,	27,000.00	27,000.00	28,000.00
Genesee & Wyoming, 5s, 1929,	55,000.00	61,000.00	61,100.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,200.00	6,400.00
Long Island, 4s, 1932,	15,000.00	15,000.00	15,400.00
McKeesport & Belle Ver., 6s, 1918,	16,000.00	19,700.00	19,900.00
M., L. S. & W., Ash. Div., 6s, 1925,	1,000.00	1,200.00	1,260.00
Montana Central, 5s, 1937,	15,000.00	17,500.00	18,000.00
New Castle & Shen. Val., 6s, 1917,	5,000.00	6,000.00	6,000.00
N. Y., N. H. & Hartford, 4s, 1914-54.	35,000.00	36,000.00	36,100.00
Northern N. J., 6s, 1917,	16,000.00	19,300.00	19,300.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	12,300.00	12,400.00
Potomac Valley, 5s, 1941,	50,000.00	59,000.00	60,000.00
Sharon, 4½s, 1919,	10,000.00	10,000.00	10,400.00
Skaneateles, 5s, 1908-13,	15,000.00	15,500.00	16,000.00
St. Louis, Iron Mt. & So., 4s, 1933,	25,000.00	23,500.00	23,750.00
St. Louis Mer. Bridge Co., 6s, 1929,	13,000.00	14,900.00	15,000.00
St. Paul, Minn. & Man., 4½s, 1933,	30,000.00	34,000.00	34,000.00
" " " 4s, 1937,	30,000.00	30,400.00	30,500.00
Tuscarora Valley, 5s, 1917,	18,000.00	18,000.00	18,900.00
Willmar & Sioux Falls, 5s, 1938,	15,000.00	17,600.00	18,300.00
Totals, \$	833,500.00	915,700.00	932,825.00
BANK STOCKS.			
50 shares American Nat., Hartford, \$	2,500.00	3,000.00	3,700.00
68 " Birmingham " "	6,800.00	11,400.00	11,900.00
200 " Bridgeport " "	10,000.00	17,100.00	19,000.00
300 " City " Bridgeport,	30,000.00	44,800.00	48,000.00
25 " City, Hartford,	2,500.00	2,000.00	2,500.00
225 " Connecticut Nat., Bridgeport,	22,500.00	33,700.00	34,875.00
10 " Deep River " Essex,	1,000.00	1,100.00	1,150.00
50 " Nat. Exchange, Hartford,	2,500.00	3,000.00	3,125.00
114 " First Nat., Bridgeport,	11,400.00	20,000.00	21,660.00
26 " First " Westport,	2,600.00	2,600.00	3,120.00
65 " Hartford Nat.,	6,500.00	8,900.00	9,100.00
30 " Merchants " New Haven,	1,500.00	1,600.00	1,950.00
500 " New Haven Co., "	5,000.00	8,000.00	8,100.00
63 " Pequonnock Nat., Bridgeport,	6,300.00	7,500.00	9,450.00
12 " Southington " "	1,200.00	1,200.00	1,320.00
61 " Thames " Norwich,	6,100.00	9,500.00	9,760.00
200 " Waterbury " "	10,000.00	16,200.00	17,000.00
6 " Yale " New Haven,	600.00	700.00	810.00
Totals, \$	129,000.00	192,900.00	206,520.00

MECHANICS AND FARMERS SAVINGS BANK OF
BRIDGEPORT.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,355; total amount, \$1,600,319.42	
2	Number of depositors having \$1,000 and not over \$2,000,	783; total amount, 1,023,025.47	
3	Number of depositors having over \$2,000, and not over \$10,000,	294; total amount, 860,767.40	
4	Number of depositors having over \$10,000,	0; total amount, 0	
5	Total number of depositors,	10,432; total deposits, \$3,484,112.29	
6	Largest amount due a single depositor,		9,436.05
7	Number of accounts opened during the past year, 2,496; number closed, 1,591; increase, 905.		
8	Amount deposited, including interest credited, during the past year,		1,304,009.22
9	Amount withdrawn during the past year,		995,349.13
10	Amount of increase,		308,660.09
11	Total of interest and profit and loss and rent accounts per last report,	\$50,384.57	
12	Amount of income received during the year,	155,390.78—	205,775.35
13	Total expenses, including salaries, during the year,	10,248.55	
14	State tax during the year,	6,853.09	
15	Town and City taxes and assessments paid,	659.75	
16	Net amount of premiums charged off,	5,197.39	
17	All other amounts charged off,	8,137.87	
18	Dividends, 1¾ per cent. paid Jan. 1, 1905; amount,	53,044.91	
	1¼ per cent. paid July 1, 1905; amount,	55,812.01	
19	Net amount carried to surplus,	8,303.66	
20	Total of interest and profit and loss and rent accounts per this report,	57,518.12—	205,775.35
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		10,000.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		34,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		23,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1.8%
28	Net income from foreclosed real estate during the past year,		533.63
29	Date of annual meeting of Incorporators to elect Trustees or Directors, month of July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, month of July.		

OFFICERS.— President, John L. Wessels; Vice-Presidents, M. E. Morris, F. B. Hall; Treasurer, L. S. Catlin; Trustees, S. C. Kingman, George W. Peck, Andrew J. Smith, D. N. Morgan, J. W. Knowlton, L. S. Catlin, Chauncey Morton, Morris W. Seymour, L. F. Curtis, George H. Zink, Andrew B. Curtis, David B. Booth, George W. Fairchild, Goodwin Stoddard, Wm. L. Savage, Russell T. Whiting, George E. Winton.

MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,117,173.00	Whole amount of deposits, \$5,385,197.30
Loans on collateral security, . . 15,000.00	Surplus account, . . . 150,000.00
Town, city, and borough notes and orders, . . 15,000.00	Interest account, less current expenses and taxes paid, . . . 58,752.83
Town, city, school district and corporation bonds, . . 859,765.00	Profit and loss account, . . 75,000.00
Railroad bonds, . . . 3,220,753.25	
Railroad stocks, . . . 23,500.00	
Bank stocks in Connecticut, . . 126,550.00	
Bank stocks in other states, . . 1,550.00	
Real estate by foreclosure, . . 22,955.20	
Banking house, . . . 34,603.12	
Premium account, . . . 186,792.19	
Suspense account, . . . 765.30	
Cash in bank, . . . 38,516.81	
Cash in vault, . . . 6,026.26	
Total assets, . . . \$5,668,950.13	Total liabilities, . . . \$5,668,950.13

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, \$	15,000.00	15,000.00	15,000.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . . \$	22,000.00	23,500.00	45,760.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Greenwich, Conn., Town, 4s, 1915, \$	10,000.00	10,000.00	10,300.00
Meriden, " " 4s, 1908-9-10-11,	20,000.00	20,000.00	20,200.00
Middletown, " " 3.65s, 1909,	25,000.00	25,000.00	25,000.00
" " " 3½s, 1924,	5,000.00	5,000.00	5,000.00
Wallingford, " " 4s, 1904-14,	5,000.00	5,000.00	5,100.00
" (bor.) " " 4s, 1923,	15,000.00	15,000.00	15,750.00
Windsor Locks, Ct., " 4s, 1922,	10,000.00	10,000.00	10,300.00
Atlantic City, N. J., City, 4½s, 1924,	15,000.00	15,000.00	16,500.00
" " " 4s, 1930,	5,000.00	5,000.00	5,200.00
" " " 4s, 1933,	15,000.00	15,000.00	15,750.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Atlantic City, N. J., City, 4s, 1938, \$	15,000.00	15,000.00	15,900.00
Bay City, Mich., " 4s, 1931,	10,000.00	10,000.00	10,400.00
Canton, Ohio, " 4½s, 1912,	10,000.00	10,000.00	10,400.00
" " " 5s, 1928,	25,000.00	25,000.00	30,000.00
Cleveland, Ohio, " 4s, 1923,	10,000.00	10,000.00	10,400.00
" " " 4s, 1925,	20,000.00	20,000.00	20,800.00
Colo. Springs, Colo., " 4s, 1911-16,	5,000.00	5,000.00	5,050.00
" " " 4s, 1913-18,	25,000.00	24,785.00	25,250.00
" " " 4s, 1918,	10,000.00	10,000.00	10,100.00
Columbus, Ohio, " 4s, 1909,	10,000.00	10,000.00	10,000.00
" " " 5s, 1910,	12,000.00	12,000.00	12,480.00
" " " 4s, 1933,	5,000.00	5,000.00	5,112.50
Dubuque, Iowa, " 4s, 1917,	25,000.00	25,000.00	25,500.00
Duluth, Minn., " 5s, 1923,	10,000.00	10,000.00	11,500.00
" " " 5s, 1926,	10,000.00	10,000.00	11,500.00
Fort Wayne, Ind., " 6s, 1914,	10,000.00	10,000.00	11,700.00
Hoboken, N. J., " 4s, 1918,	10,000.00	10,000.00	10,300.00
Kansas City, Kan., " 5s, 1928,	21,000.00	21,000.00	24,990.00
Lexington, Ky., " 4½s, 1920,	20,000.00	20,000.00	21,600.00
Lima, Ohio, " 4s, 1914,	10,000.00	10,000.00	10,100.00
" " " 4s, 1915,	10,000.00	10,000.00	10,100.00
Los Angeles, Cal., " 4½s, 1906-7-8-9,	10,000.00	10,000.00	10,000.00
" " " 4s, 1916,	5,000.00	5,000.00	5,100.00
Louisville, Ky., " 4s, 1930,	10,000.00	10,000.00	10,400.00
Meriden, Conn., " 4s, 1911,	1,000.00	1,000.00	1,015.00
" " " 4s, 1911-13,	25,000.00	25,000.00	25,375.00
Minneapolis, Minn., " 4½s, 1921,	10,000.00	10,000.00	10,800.00
" " " 4s, 1922,	10,000.00	10,000.00	10,450.00
New Albany, Ind., " 5s, 1915,	20,000.00	20,000.00	22,000.00
Newark, N. J., " 6s, 1908,	2,000.00	2,000.00	2,060.00
Omaha, Neb., " 5s, 1906,	4,000.00	4,000.00	4,000.00
" " " 4½s, 1907,	10,000.00	10,000.00	10,000.00
" " " 5s, 1909,	7,000.00	7,000.00	7,000.00
" " " 5s, 1912,	10,000.00	10,000.00	10,100.00
" " " 4½s, 1917,	10,000.00	10,000.00	10,500.00
" " " 4s, 1918,	20,000.00	20,000.00	20,400.00
" " " 4½s, 1924,	10,000.00	10,000.00	10,900.00
" " " 4½s, 1924,	10,000.00	10,000.00	10,900.00
" " " 4s, 1933,	10,000.00	10,000.00	10,500.00
" " " 4½s, 1934,	10,000.00	10,000.00	10,900.00
Paterson, N. J., " 4½s, 1907,	5,000.00	5,000.00	5,000.00
" " " 5s, 1915,	5,000.00	5,000.00	5,500.00
" " " 4s, 1939,	15,000.00	15,000.00	15,600.00
Pawtucket, R. I., " 4s, 1937,	25,000.00	25,000.00	26,000.00
Portland, Ore., " 6s, 1921,	10,000.00	10,000.00	12,500.00
" " " 5s, 1922,	2,000.00	2,000.00	2,300.00
" " " 5s, 1923,	10,000.00	10,000.00	11,500.00
" " " 5s, 1925,	10,000.00	10,000.00	11,500.00
Pueblo, Colo., " 4½s, 1918,	5,000.00	5,000.00	5,350.00
" " " 5s, 1918,	10,000.00	10,000.00	11,200.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
St. Paul, Minn., City, 4s, 1919, \$	10,000.00	10,000.00	10,300.00
Sioux City, Iowa, " 4½s, 1920,	20,000.00	20,000.00	21,600.00
South Bend, Ind., " 5s, 1913,	5,000.00	5,000.00	5,400.00
Toledo, Ohio, " 4½s, 1913,	4,000.00	4,000.00	4,200.00
" " " 5s, 1913,	1,000.00	1,000.00	1,080.00
" " " 4½s, 1914,	10,000.00	10,000.00	10,300.00
" " " 4½s, 1919,	9,000.00	9,000.00	9,630.00
" " " 4s, 1922,	7,000.00	7,000.00	7,210.00
" " " 3½s, 1924-29,	10,000.00	10,000.00	10,000.00
" " " 3½s, 1930,	75,000.00	75,000.00	75,000.00
Trenton, N. J., " 4s, 1913,	10,000.00	10,000.00	10,100.00
Totals, \$	860,000.00	859,765.00	905,852.50
RAILROAD BONDS.			
Atch., Topeka & Santa Fé, 4s, 1995, \$	48,500.00	43,500.00	49,955.00
Balt. & Harrisburg, 5s, 1936,	20,000.00	20,000.00	23,600.00
Beech Creek, 4s, 1936,	60,000.00	60,000.00	63,000.00
Buffalo & Susquehanna, 4s, 1951,	15,000.00	14,775.00	14,775.00
Burl., Cedar Falls & No., 5s, 1934,	170,000.00	170,000.00	202,300.00
C. R., Ia. Falls & N. W., 5s, 1921,	7,000.00	7,000.00	7,980.00
Chicago & Alton, 3s, 1949,	100,000.00	87,722.00	84,000.00
Chicago, Burl. & Quincy:—			
Nebraska Extension, 4s, 1927,	20,000.00	20,000.00	20,700.00
Illinois Division, 3½s, 1949,	60,000.00	58,306.25	57,600.00
Chicago & Eastern Ill., 5s, 1937,	150,000.00	150,000.00	180,000.00
Chic. & Ind. Coal Div., 5s, 1936,	100,000.00	100,000.00	119,000.00
Chicago, Ham. & Western, 6s, 1927,	20,000.00	20,000.00	25,600.00
Chicago, Mil. & St. Paul, 3½s, 1989,	50,000.00	50,000.00	48,000.00
" " " 4s, 1989,	120,000.00	120,000.00	132,000.00
Chicago & Mo. River, 5s, 1926,	25,000.00	25,000.00	29,750.00
Chicago & Pacific West., 5s, 1921,	50,000.00	50,000.00	57,500.00
La Crosse & Davenport, 5s, 1919,	51,000.00	51,000.00	58,650.00
Wisconsin & Minnesota, 5s, 1921,	20,000.00	20,000.00	22,800.00
Chicago & Northwestern:—			
Chic. St. P., M. & O., 6s, 1930,	134,000.00	134,000.00	182,240.00
Milwaukee, L. S. & W., 5s, 1929,	10,000.00	10,000.00	11,800.00
Peoria & Northwestern, 3½s, 1926,	25,000.00	24,012.50	24,000.00
Princeton & N. W., 3½s, 1926,	45,000.00	44,050.00	43,200.00
St. Paul & Sioux City, 6s, 1919,	5,000.00	5,000.00	6,250.00
Chicago, R. I. & Pacific, 4s, 1988,	120,000.00	120,000.00	126,000.00
Chicago & Western Ind., 6s, 1932,	46,000.00	46,000.00	52,440.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	25,000.00	31,250.00
Cleveland & Mah. Valley, 5s, 1938,	10,000.00	10,000.00	12,300.00
Conn. & Passumpsic, 4s, 1943,	5,000.00	5,000.00	5,400.00
Conn. Ry. & Lighting Co., 4½s, 1951,	10,000.00	10,000.00	10,150.00
Elgin, Joliet & Eastern, 5s, 1941,	25,000.00	25,000.00	29,750.00
Elmira & Williamsport, 6s, 1910,	60,000.00	60,000.00	64,800.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Erie & Pittsburg. 3½s, 1940.	\$ 50,000.00	50,000.00	47,500.00
Evansville & Terre Haute, 8s, 1921.	20,000.00	20,000.00	24,400.00
Sullivan Co. Coal Beh., 5s, 1930.	10,000.00	10,000.00	10,000.00
F. J. & Gloversville, 6s, 1921.	9,000.00	9,000.00	11,160.00
Goshen & Deckertown, 6s, 1928.	11,000.00	11,000.00	14,190.00
Illinois Central:—			
Chic., St. L. & New Or., 3½s, 1951.	100,000.00	100,000.00	94,000.00
Chic., St. L. & New Or., 5s, 1951.	5,000.00	5,000.00	6,250.00
Iowa Falls & Sioux C., 7s, 1917.	20,000.00	20,000.00	25,600.00
Louisville Division, 3½s, 1953.	25,000.00	23,950.00	24,000.00
Springfield Division, 3½s, 1951.	10,000.00	10,000.00	9,300.00
Little Miami, 5s, 1912.	8,000.00	8,000.00	3,490.00
Long Island, 4s, 1932.	16,000.00	15,925.00	16,000.00
Louisville & Nashville, 5s, 1937.	13,000.00	13,000.00	15,470.00
Unifed, 4s, 1940.	100,000.00	100,000.00	104,000.00
Southeastern & St. L., 6s, 1921.	16,000.00	16,000.00	19,680.00
Michigan Central:—			
Kalamazoo & So. Haven, 5s, 1939.	50,000.00	50,000.00	61,500.00
Michigan Air Line, 4s, 1940.	15,000.00	15,000.00	15,750.00
Minneapolis & St. Louis, 5s, 1934.	100,000.00	100,000.00	114,000.00
Minneapolis & St. Louis, 4s, 1949.	100,000.00	100,000.00	97,500.00
Pacific Extension, 6s, 1921.	46,000.00	46,000.00	55,200.00
N. Y. & Long Branch, 4s, 1941.	30,000.00	30,000.00	31,200.00
N. Y., N. H. & Hartford, 4s, 1947.	10,000.00	10,000.00	10,600.00
Northern of New Jersey, 6s, 1911.	15,000.00	15,000.00	18,000.00
Peoria & Pekin Union, 6s, 1921.	105,000.00	105,000.00	128,100.00
Piedmont & Cumberland, 5s, 1911.	15,000.00	15,000.00	15,750.00
Potomac Valley, 5s, 1941.	3,000.00	3,000.00	3,510.00
Rensselaer & Saratoga, 7s, 1921.	1,000.00	1,000.00	1,400.00
St. L. Mer. Bridge Term'l, 5s, 1930.	24,000.00	24,000.00	28,080.00
St. Paul, Minn. & Man., 4½s, 1933.	150,000.00	150,000.00	169,500.00
St. Paul, Minn. & Man., 6s, 1933.	42,000.00	42,000.00	57,960.00
East. of Minn., No. Div., 4s, 1928-48.	60,000.00	60,000.00	60,000.00
Montana Central, 5s, 1937.	125,000.00	125,000.00	147,500.00
Montana Central, 6s, 1937.	41,000.00	41,000.00	55,350.00
Montana Extension, 4s, 1937.	103,000.00	103,000.00	107,120.00
Willmar & Sioux Falls, 5s, 1938.	110,000.00	110,000.00	133,100.00
Southern Indiana, 4s, 1951.	10,000.00	9,512.50	9,500.00
Term'l Assn. of St. L., 5s, 1944.	19,000.00	19,000.00	23,180.00
Terre Haute & Ind., 5s, 1925.	30,000.00	30,000.00	33,600.00
Tuscarora Valley, 5s, 1917.	10,000.00	10,000.00	10,900.00
Wilkesbarre & Scranton, 4½s, 1938.	10,000.00	10,000.00	11,200.00
Totals.	\$3,243,500.00	3,220,753.25	3,626,320.00
BANK STOCKS.			
50 shares American Nat., Hartford.	\$ 2,500.00	2,500.00	3,500.00
50 " City Bank, "	5,000.00	5,000.00	4,000.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
5 shares	Ct. T. & S. D. Co., Hartford, \$	500.00	500.00	1,075.00
25 "	Hartford Nat., "	2,500.00	2,500.00	3,250.00
10 "	Phoenix " "	1,000.00	1,000.00	1,160.00
120 "	First " Meriden,	12,000.00	12,000.00	22,800.00
200 "	Home " "	20,000.00	20,000.00	24,000.00
200 "	Meriden " "	20,000.00	20,000.00	21,000.00
40 "	Central " Middletown,	3,000.00	3,000.00	3,080.00
200 "	First " "	20,000.00	20,000.00	20,000.00
60 "	Middlesex Co. Nat., "	6,000.00	6,000.00	5,400.00
150 "	Middletown " "	11,250.00	11,250.00	15,750.00
125 "	N. Britain Nat., New Britain,	12,500.00	12,500.00	19,375.00
4 "	Nat. New Haven, New Haven,	400.00	400.00	720.00
4 "	Second Nat., " "	400.00	400.00	740.00
40 "	Yale " "	4,000.00	4,000.00	5,000.00
5 "	Nat. Bk. Com., New London,	500.00	500.00	725.00
25 "	Brooks Nat., Torrington,	2,500.00	2,500.00	3,750.00
50 "	Waterbury Nat., Waterbury,	2,500.00	2,500.00	4,000.00
62 "	Nat. Butchers & Drovers, New York,	1,550.00	1,550.00	2,480.00
Totals, \$		128,100.00	128,100.00	161,755.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,233; total amount, \$1,780,476.76
2	Number of depositors having \$1,000 and not over \$2,000,	1,068; total amount, 1,414,607.10
3	Number of depositors having over \$2,000, and not over \$10,000,	588; total amount, 2,040,418.77
4	Number of depositors having over \$10,000,	12; total amount, 149,694.67
5	Total number of depositors,	10,901; total deposits, \$5,385,197.30
6	Largest amount due a single depositor,	17,949.98
7	Number of accounts opened during the past year, 1,573; number closed, 981; increase, 592.	
8	Amount deposited, including interest credited, during the past year,	1,108,289.25
9	Amount withdrawn during the past year,	705,997.50
10	Amount of increase,	402,291.75
11	Total of interest and profit and loss accounts per last report,	\$126,531.86
12	Amount of income received during the year,	247,508.14— 374,040.00
13	Total expenses, including salaries, during the year,	9,121.44
14	State tax during the year,	11,397.49
15	Town and City taxes and assessments paid,	742.67
16	Net amount of premiums charged off,	19,693.24
17	All other amounts charged off,	0

MERIDEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18	Dividends, 2 per cent. paid Jan. 20, 1905; amount, \$97,692.41	
	2 per cent. paid July 20, 1905; amount, 101,639.92	
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss accounts per this report,	133,752.83—\$374,040.00
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	1,945.00
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	37,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	2.6%
28	Net income from foreclosed real estate during the past year,	603.27
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday after July 19th.	
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday after July 19th.	

OFFICERS.— President, John L. Billard; Treasurer, W. H. Catlin; Directors, A. Chamberlain, Walter Hubbard, E. J. Doolittle, H. Wales Lines, Benjamin Page, Homer A. Curtiss, Eugene A. Hall, August Maschmeyer, George B. Murdock, Arthur S. Lane, Charles A. King, George M. Curtis, George E. Savage.

MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,273,497.00	Whole amount of deposits, \$8,236,812.97	
Loans on collateral security, . . .	22,690.00	Surplus account, . . .	500,000.00
Loans on personal security only, . . .	600.00	Interest account, less current expenses and taxes paid, . . .	142,718.17
School district notes and orders, . . .	34,000.00	Profit and loss account, . . .	100,194.66
Town, city, school district, and corporation bonds, . . .	4,060,500.00	Rent account, . . .	987.82
Railroad bonds, . . .	2,936,000.00	Special deposits, . . .	7,447.02
R. R. and Quarry stocks, . . .	21,600.00		
Bank stocks in Connecticut, . . .	166,500.00		
Bank stocks in other states, . . .	31,000.00		
Real estate by foreclosure, . . .	108,200.00		
Banking house, . . .	60,000.00		
Premium account, . . .	101,275.00		
Cash in banks, . . .	165,495.92		
Cash in vault, . . .	6,802.72		
Total assets, . . .	\$8,988,160.64	Total liabilities, . . .	\$8,988,160.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS, ETC.			
200 shares N. Y., N. H. & H. R. R. Co., \$	20,000.00	20,000.00	43,000.00
32 shares Brainerd, Shaler & Hall Quarry Co., . . .	3,200.00	1,600.00	1,600.00
Totals, \$	23,200.00	21,600.00	44,600.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Middletown, Conn.. Town, 4s. 1905-08. \$	24,000.00	24,000.00	24,120.00
" " City, 4s. 1922. . .	200,000.00	200,000.00	209,700.00
New Britain, " " 4s. 1932. . .	45,000.00	45,000.00	48,105.00
Groton, " Bor., 4s. 1915-24. . .	75,000.00	75,000.00	77,250.00
Greenwich, " Town, 4s. 1915. . .	60,000.00	60,000.00	61,200.00
Plainville, " " 4s. 1910-15. . .	10,000.00	10,000.00	10,115.00
Stonington, " " 4s. 1908. . .	15,000.00	15,000.00	15,000.00
W. Haven, Ct., Sch. D., 4½s. 1909. . .	20,000.00	20,000.00	20,320.00
Ansonia, Ct., City, 4s. 1915. . .	50,000.00	50,000.00	51,250.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Wallingford, Ct., Bor., 3½s, 1906-08, \$	12,000.00	12,000.00	11,700.00
Col. Springs, Col., City, 4s, 1916-18,	80,000.00	80,000.00	81,600.00
Joliet, Ill., " 4½s, 1914,	21,000.00	21,000.00	22,365.00
Chicago, Ill., " 4s, 1921,	50,000.00	50,000.00	51,500.00
Terre Haute, Ind., " 4½s, 1909,	28,000.00	28,000.00	28,630.00
South Bend, " 4s, 1915,	32,000.00	32,000.00	32,480.00
Sioux City, Iowa, " 4½s, 1920,	65,000.00	65,000.00	68,640.00
Sioux City, " 5s, 1917,	10,000.00	10,000.00	10,950.00
Davenport, " 4s, 1922,	14,000.00	14,000.00	14,280.00
Clinton, " 5s, 1917,	35,000.00	35,000.00	38,392.00
Paducah, Ky., " 4½s, 1918,	36,000.00	36,000.00	37,600.00
Louisville, " 4s, 1923,	25,000.00	25,000.00	25,950.00
Louisville, " 5s, 1911,	5,000.00	5,000.00	5,345.00
Lexington, Ky., " 4½s, 1924,	45,000.00	45,000.00	49,050.00
Lexington, " 4½s, 1920,	2,000.00	2,000.00	2,160.00
Newport, " 5s, 1907-19,	29,000.00	29,000.00	32,140.00
Lynn, Mass., " 4s, 1927,	50,000.00	50,000.00	53,750.00
Somerville, Mass., " 4s, 1911-20,	14,000.00	14,000.00	14,635.00
Portland, Maine, " 6s, 1907,	32,000.00	32,000.00	34,080.00
Detroit, Mich., " 4s, 1918,	100,000.00	100,000.00	108,000.00
Bay City, " 4s, 1909-30,	166,500.00	166,500.00	169,942.00
Muskegon, " 5s, 1926,	100,000.00	100,000.00	108,500.00
Kalamazoo, Mich., " 4s, 1910-12,	37,000.00	37,000.00	37,370.00
Minneapolis, Minn., " 4s, 1919,	208,000.00	208,000.00	216,840.00
St. Paul, " 4s, 1920,	225,000.00	225,000.00	234,832.00
St. Paul, " 4½s, 1917,	20,000.00	20,000.00	21,680.00
Duluth, " 4½s, 1926,	21,000.00	21,000.00	22,680.00
Duluth, " 6s, 1911,	9,000.00	9,000.00	9,782.00
Winona, " 5s, 1917,	55,000.00	55,000.00	57,425.00
Kansas City, Mo., " 4½s, 1915,	25,000.00	25,000.00	27,000.00
Kansas City, " 4s, 1924,	25,000.00	25,000.00	26,625.00
Jersey City, N. J., " 7s, 1913,	100,000.00	100,000.00	120,000.00
Paterson, " 4½s, 1910,	70,000.00	70,000.00	72,275.00
Hoboken, " 4s, 1928,	15,000.00	15,000.00	15,800.00
Newark, " 4s, 1922,	50,000.00	50,000.00	53,250.00
East Orange, " 4s, 1933,	25,000.00	25,000.00	26,000.00
Akron, Ohio, " 4s, 1912,	50,000.00	50,000.00	50,625.00
Canton, " 4½s, 1905-15,	58,000.00	58,000.00	59,957.00
Canton, " 5s, 1928,	25,000.00	25,000.00	29,500.00
Cincinnati, " 7.3s, 1906,	8,000.00	8,000.00	8,144.00
Cincinnati, " 7s, 1908,	32,000.00	32,000.00	33,136.00
Cincinnati, " 6s, 1909,	24,000.00	24,000.00	26,229.00
Columbus, " 4s, 1907-28,	319,000.00	319,000.00	325,527.00
Columbus, " 4½s, 1914,	75,000.00	75,000.00	79,500.00
Columbus, " 5s, 1907-10,	69,000.00	69,000.00	74,484.00
Cleveland, " 4s, 1912-23,	275,000.00	275,000.00	282,853.00
Dayton, " 5s, 1906,	18,000.00	18,000.00	18,000.00
Zanesville, " 4½s, 1909,	20,000.00	20,000.00	20,500.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.							
Toledo,	Ohio,	City,	3½s,	1922-29, \$	196,000.00	196,000.00	192,090.00
Toledo,	"	"	4¼s,	1914,	91,000.00	91,000.00	94,731.00
Toledo,	"	"	4½s,	1908-19,	37,000.00	37,000.00	38,829.00
Toledo,	"	"	5s,	1911-13,	51,000.00	51,000.00	54,839.00
Lima,	"	"	5s,	1908-15,	16,000.00	16,000.00	16,800.00
Johnstown, Penn.,	"	"	4½s,	1924,	50,000.00	50,000.00	53,000.00
Pittsburg,	"	"	3¾s,	1930,	300,000.00	300,000.00	297,000.00
Racine, Wis.,	"	"	5s,	1906-16,	11,000.00	11,000.00	11,550.00
Totals,					\$ 4,060,500.00	4,060,500.00	4,228,843.00
RAILROAD BONDS.							
Ashtabula & Pittsburg,	6s,	1908,	\$	16,000.00	16,000.00	16,960.00	
Atlantic Coast Line,	4s,	1952,		30,000.00	30,000.00	30,600.00	
Buffalo & Susquehanna,	4s,	1951,		150,000.00	150,000.00	150,000.00	
Burl., Cedar Rapids & N.,	5s,	1906,		40,000.00	40,000.00	40,800.00	
"	5s,	1934,		220,000.00	220,000.00	261,800.00	
Chicago & Ind. Coal,	6s,	1936,		50,000.00	50,000.00	68,500.00	
Chicago Ham. & Western,	6s,	1927,		30,000.00	30,000.00	38,100.00	
Chicago & Eastern Ill.,	6s,	1920,		7,000.00	7,000.00	8,610.00	
"	6s,	1907,		20,000.00	20,000.00	21,200.00	
"	6s,	1931,		6,000.00	6,000.00	8,040.00	
"	6s,	1934,		15,000.00	15,000.00	20,400.00	
"	5s,	1937,		190,000.00	190,000.00	226,100.00	
Chicago, Mil. & St. Paul:—							
Hastings & Dak. Div.,	7s,	1910,		50,000.00	50,000.00	56,000.00	
Dak. & Gt. So. Div.,	5s,	1916,		50,000.00	50,000.00	55,500.00	
Wis. & Minn. Div.,	5s,	1921,		50,000.00	50,000.00	57,500.00	
Southwestern Div.,	6s,	1909,		50,000.00	50,000.00	53,250.00	
Mineral Point Div.,	5s,	1910,		50,000.00	50,000.00	52,500.00	
Chic. & Lake Sup. Div.,	5s,	1921,		35,000.00	35,000.00	40,225.00	
Chicago & Pacific Div.,	5s,	1921,		50,000.00	50,000.00	56,750.00	
La Crosse & Dav. Div.,	5s,	1919,		40,000.00	40,000.00	45,600.00	
Chicago & Northwestern:—							
Northwestern Union,	7s,	1917,		26,500.00	26,500.00	35,245.00	
Ott., C. F. & St. Paul,	5s,	1909,		32,000.00	32,000.00	33,120.00	
Madison Extension,	7s,	1911,		20,000.00	20,000.00	23,300.00	
Menominee River,	7s,	1906,		22,000.00	22,000.00	22,385.00	
Cedar Rap. & Mo. Riv.,	7s,	1916,		13,500.00	13,500.00	17,482.00	
Mil., L. S. & Western,	5s,	1929,		26,000.00	26,000.00	31,720.00	
Chic., St. Paul, M. & O.,	6s,	1930,		55,000.00	55,000.00	75,625.00	
St. P., Stillwater & T. F.,	7s,	1908,		1,000.00	1,000.00	1,060.00	
Chicago & Rock Island,	6s,	1917,		50,000.00	50,000.00	61,000.00	
Chicago & West. Indiana,	6s,	1932,		49,000.00	49,000.00	56,595.00	
Chicago, Burl. & Quincy:—							
Illinois Division,	3½s,	1949,		25,000.00	24,000.00	24,250.00	

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Burl. & Quincy:—			
Nebraska Extension, 4s, 1927, \$	22,000.00	22,000.00	23,320.00
Iowa Division, 5s, 1919,	56,000.00	56,000.00	61,600.00
Iowa Division, 4s, 1919,	37,000.00	37,000.00	38,110.00
Burlington & Mo. Riv., 6s, 1918,	50,000.00	50,000.00	56,000.00
Eastern Ry. of Minn., 4s, 1948,	50,000.00	50,000.00	46,500.00
Eastern Ry. of Minn., 5s, 1908,	190,000.00	190,000.00	198,550.00
Illinois Central, 5s, 1921,	60,000.00	60,000.00	69,600.00
Ia. Falls & Sioux City, 7s, 1917,	35,000.00	35,000.00	44,800.00
Louisville & Nashville:—			
Unified 4s, 4s, 1940,	100,000.00	98,000.00	104,500.00
General Mortgage, 6s, 1930,	29,000.00	29,000.00	34,510.00
First Mortgage, 5s, 1916,	15,000.00	15,000.00	16,425.00
Michigan Central, 5s, 1931,	22,000.00	22,000.00	25,740.00
Minneapolis & St. Louis, 4s, 1949,	100,000.00	100,000.00	97,000.00
Southwestern Exten., 7s, 1910,	35,000.00	35,000.00	38,850.00
Con. Mortgage, 5s, 1934,	25,000.00	25,000.00	29,250.00
Minn. & Duluth, 7s, 1907,	10,000.00	10,000.00	10,400.00
New York & Long Branch, 4s, 1941,	135,000.00	135,000.00	148,500.00
St. Paul, Minn. & Man., 4½s, 1933,	300,000.00	300,000.00	339,000.00
St. Paul, Minn. & Man., 6s, 1933,	10,000.00	10,000.00	13,800.00
St. Paul, Minn. & Man., 6s, 1910,	59,000.00	59,000.00	66,080.00
St. Louis, Iron Mt. & So., 4s, 1933,	50,000.00	45,000.00	47,500.00
Western Pennsylvania, 4s, 1928,	25,000.00	25,000.00	25,750.00
Willmar & Sioux Falls, 5s, 1938,	60,000.00	60,000.00	72,000.00
Totals,	\$ 2,944,000.00	2,936,000.00	3,298,002.00
BANK STOCKS.			
564 shrs. Middletown Nat., Middletown, \$	42,300.00	42,300.00	60,348.00
185 " Middlesex Co. " "	18,500.00	18,500.00	16,650.00
200 " Central " "	15,000.00	15,000.00	16,000.00
150 " Hartford " Hartford,	15,000.00	15,000.00	20,700.00
200 " City, " "	20,000.00	20,000.00	18,000.00
160 " Thames Nat., Norwich,	16,000.00	16,000.00	26,400.00
9 " First " "	900.00	900.00	630.00
34 " Yale " New Haven,	3,400.00	3,400.00	4,556.00
16 " First " Portland, Ct.,	1,600.00	1,600.00	1,696.00
137 " Home " Meriden,	13,700.00	13,700.00	17,810.00
56 " First " "	5,600.00	5,600.00	11,200.00
57 " Meriden " "	5,700.00	5,700.00	6,270.00
88 " City " Danbury,	8,800.00	8,800.00	9,680.00
260 " Am. Exch. Nat., N. Y. City,	26,000.00	26,000.00	71,760.00
100 " Nassau, " "	5,000.00	5,000.00	10,000.00
Totals,	\$ 197,500.00	197,500.00	291,790.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,093; total amount, \$2,367,463.97	
2	Number of depositors having \$1,000 and not over \$2,000,	1,224; total amount, 1,694,904.00	
3	Number of depositors having over \$2,000, and not over \$10,000,	1,002; total amount, 3,937,219.00	
4	Number of depositors having over \$10,000,	21; total amount, 237,226.00	
5	Total number of depositors,	12,340; total deposits, \$8,236,812.97	
6	Largest amount due a single depositor,	18,179.00	
7	Number of accounts opened during the past year, 1,199; number closed, 662; increase, 537.		
8	Amount deposited, including interest credited, during the past year,	1,214,181.67	
9	Amount withdrawn during the past year,	844,159.62	
10	Amount of increase,	370,022.05	
11	Total of interest and profit and loss and rent accounts per last report,	\$230,331.80	
12	Amount of income received during the year,	406,341.25—	636,673.05
13	Total expenses, including salaries, during the year,	14,677.28	
14	State tax during the year,	16,595.43	
15	Town and City taxes and assessments paid,	2,425.79	
16	Net amount of premiums charged off,	22,560.54	
17	All other amounts charged off,	24,686.82	
18*	Dividends, 2 per cent. paid Nov. 1, 1904; amount, 2 per cent. paid May 1, 1905; amount,	154,218.02 157,608.52	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	243,900.65—	636,673.05
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate— are they all first mortgages?	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	39,400.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	600.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	12,600.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1.84%	
28	Net income from foreclosed real estate during the past year,	1,870.00	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in June.		

OFFICERS.— President, George A. Coles; Treasurer, Henry H. Smith; Trustees, Charles A. Boardman, Edward Payne, Walter B. Hubbard, Frank B. Weeks, Albert R. Crittenden, T. Macdonough Russell, Henry Ward, James H. Bunce, Eugene H. Burr, Charles Reynolds, Henry H. Smith, Heman C. Whittlesey, Samuel Russell. George A. Coles, Wallace K. Bacon, Henry L. Mansfield, William H. Burrows. Charles E. Lyman, Henry Woodward, Eldon B. Birdsey, Wilbur F. Burrows. Lyman A. Mills, Eddie S. Davis, A. Avery Bevin.

* 3 per cent. per annum on excess of \$1,000.

MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$212,090.00	Whole amount of deposits, . . .	\$391,834.65
Loans on collateral security, . . .	1,800.00	Surplus account, . . .	19,527.90
Loans on personal security only, . . .	2,800.00	Interest account, less current expenses and taxes paid, . . .	2,379.62
Town, city, and borough notes and orders, . . .	5,000.00	Profit and loss account, . . .	8,906.27
United States bonds, . . .	100.00		
Town, city, school district, and corporation bonds, . . .	84,191.81		
Railroad bonds, . . .	65,902.36		
Bank stocks in Connecticut, . . .	40,560.00		
Real estate, . . .	2,869.37		
Cash in banks, . . .	4,642.58		
Cash in vault, . . .	2,692.32		
Total assets, . . .	\$422,648.44	Total liabilities, . . .	\$422,648.44

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BOND.			
Four per cent. bond, 1907, . . . \$	100.00	100.00	105.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Milford 4% note, . . . \$	5,000.00	5,000.00	5,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Milford, Conn., 4s, 1905, \$	18,000.00	18,000.00	18,000.00
" " " 4s, 1910,	27,600.00	27,600.00	27,600.00
City of Columbus, Ohio, 4s, 1910,	10,000.00	10,000.00	10,000.00
" " " 4½s, 1921,	3,000.00	3,000.00	3,000.00
" " " 4s, 1933,	5,000.00	5,209.72	5,209.72
" " " 4s, 1934,	5,000.00	5,181.67	5,181.67
Omaha, Neb., 4½s, 1924,	2,000.00	2,000.00	2,000.00
" " " 4½s, 1934,	3,000.00	3,000.00	3,000.00
Cleveland, Ohio, 4s, 1915,	5,000.00	5,200.42	5,200.42
" " " 4s, 1925,	5,000.00	5,000.00	5,000.00
Totals, . . . \$	83,600.00	84,191.81	84,191.81

MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
N. Y., Prov. & Boston, 4s, 1942, \$	5,000.00	5,000.00	5,200.00
Chicago & N. W., S. F., 6s, 1929,	7,000.00	7,000.00	7,840.00
Buffalo, N. Y. & Erie, 7s, 1916,	5,000.00	5,000.00	6,000.00
Minneapolis & St. Louis, 4s, 1949,	5,000.00	5,000.00	5,000.00
N. Cas. & Shenango Val., 6s, 1917,	5,000.00	5,000.00	6,000.00
Chicago, R. I. & Pacific, 4s, 1988,	10,000.00	10,000.00	10,550.00
S. L., I. M. & So., R. & G., 4s, 1933,	10,000.00	9,700.00	9,700.00
St. Paul, Minn. & Man., 4s, 1937,	5,000.00	5,212.92	5,212.92
St. Paul, Minn. & Man., 4½s, 1933,	4,000.00	4,000.00	4,513.50
Conn. Ry. & Light. Co., 4½s, 1951,	5,000.00	5,118.75	5,118.75
Consolidated Ry. Deb., 4s, 1955,	5,000.00	4,870.69	4,870.69
Totals, \$	66,000.00	65,902.36	70,005.86
BANK STOCKS.			
140 shrs. Merchants Nat., New Haven, \$	7,000.00	7,000.00	9,240.00
22 " Nat. New Haven, "	2,200.00	2,200.00	4,312.00
30 " Yale National, "	3,000.00	3,000.00	4,080.00
21 " Second " "	2,100.00	2,100.00	4,116.00
50 " Nat. Tradesmen's, "	5,000.00	7,030.00	9,000.00
10 " Middlesex Co. Nat., Middletown,	1,000.00	1,000.00	1,000.00
9 " First Nat., Meriden,	900.00	900.00	1,575.00
36 " Connecticut Nat., Bridgeport,	3,600.00	5,450.00	5,760.00
51 " Nat. Bk. of Com., N. London,	5,100.00	5,100.00	7,395.00
8 " Mechanics, New Haven,	480.00	480.00	480.00
50 " Phoenix Nat., Hartford,	5,000.00	6,300.00	6,000.00
Totals, \$	35,380.00	40,560.00	52,958.00

MISCELLANEOUS ITEMS.

- Number of depositors having less than \$1,000, 1,194; total amount, \$235,874.07
- Number of depositors having \$1,000 and not over \$2,000, 85; total amount, 107,182.10
- Number of depositors having over \$2,000, and not over \$10,000, 19; total amount, 48,778.48
- Number of depositors having over \$10,000, 0; total amount, 0
- Total number of depositors, 1,298; total deposits, \$391,834.65
- Largest amount due a single depositor, 4,025.63
- Number of accounts opened during the past year, 180; number closed, 117; increase, 63.

MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

8	Amount deposited, including interest credited, during the past year,		\$126,146.50
9	Amount withdrawn during the past year,		90,721.04
10	Amount of increase,		35,425.46
11	Total of interest and profit and loss and rent accounts per last report,	\$10,325.60	
12	Amount of income received during the year,	19,241.04—	29,566.64
13	Total expenses, including salaries, during the year,	1,992.05	
14	State tax during the year,	664.72	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	1,486.78	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1905: amount,	6,479.92	
	2 per cent. paid July 1, 1905; amount,	6,729.40	
19	Net amount carried to surplus,	927.88	
20	Total of interest and profit and loss and rent accounts per this report,	11,285.89—	29,566.64
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		7,000.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		600.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,800.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday after July 16th, each year.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday after July 16th, each year.		

OFFICERS.— President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, William G. Mitchell, Dumond P. Merwin, Edward C. Beach, Edward G. Miles, Richard R. Hepburn, James L. Miles, G. Frank Smith, Harry M. Merwin, W. Cecil Durand, Theodore Thompson, George M. Gunn, Charles Luke, George H. Furman, Sanford Hawkins, Henry C. Peck.

* 3 per cent. per annum on excess of \$1,000.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$79,326.00	Whole amount of deposits, . . .	\$384,188.67
Loans on collateral security, . . .	3,155.00	Surplus account, . . .	20,000.00
Loans on personal security only, . . .	10,000.00	Interest account, less current expenses and taxes paid, . . .	4,577.70
Town, city, and borough notes and orders, . . .	21,800.00	Profit and loss account, . . .	1,541.49
Town, city, school district, and corporation bonds, . . .	49,000.00	Rent account, . . .	427.96
Railroad bonds, . . .	153,700.00		
Bank stocks in Connecticut, . . .	68,700.00		
Real estate by foreclosure, . . .	180.00		
Insurance and taxes advanced on real estate mortgaged, . . .	1.72		
Premium account, . . .	15,718.00		
Cash in vault, . . .	9,155.10		
Total assets, . . .	\$410,735.82	Total liabilities, . . .	\$410,735.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
East Haddam, Town, \$	16,800.00	16,800.00	16,800.00
Naugatuck, "	5,000.00	5,000.00	5,000.00
Totals, \$	21,800.00	21,800.00	21,800.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Naugatuck, Ct., 4s, 1907-12, \$	10,000.00	10,000.00	10,150.00
" Groton, " 4s, 1913, . . .	5,000.00	5,000.00	5,100.00
" Hebron, " 3½s, 1909, . . .	5,000.00	5,000.00	5,000.00
" New Haven, " 3½s, 1929, . . .	6,000.00	6,000.00	6,000.00
" Hartford, " 3s, 1909, . . .	1,000.00	1,000.00	1,000.00
City of Ansonia, " 4s, 1905-15, . . .	5,000.00	5,000.00	5,100.00
" Norwalk, " 4s, 1907, . . .	5,000.00	5,000.00	5,050.00
" Minneapolis, Minn., 4s, 1919, . . .	5,000.00	5,000.00	5,200.00
" Duluth, " 4s, 1920, . . .	5,000.00	5,000.00	5,100.00
" Pueblo, Col., 6s, 1906, . . .	2,000.00	2,000.00	2,000.00
Totals, \$	49,000.00	49,000.00	49,700.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1995, \$	5,000.00	5,000.00	5,000.00
Atch., Top. & Santa Fé:—			
General Mtge., 4s, 1995,	3,500.00	3,500.00	3,570.00
Adj., 4s, 1995,	2,000.00	2,000.00	1,900.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	5,000.00	5,000.00
Burl., Cedar Rap. & No., 5s, 1906,	200.00	200.00	200.00
Burl., Cedar Rap. & No., 5s, 1934,	5,000.00	5,000.00	5,900.00
Central of New Jersey, 5s, 1989,	10,000.00	10,000.00	13,200.00
Chicago, Burl. & Quincy, 3½s, 1949,	15,000.00	15,000.00	14,400.00
Chicago & Eastern Ill., 5s, 1937,	5,000.00	5,000.00	6,000.00
Chicago, Mil. & St. Paul:—			
Southern Minnesota, 6s, 1910,	3,000.00	3,000.00	3,270.00
Wisconsin Valley, 6s, 1920,	3,000.00	3,000.00	3,660.00
Chicago, R. I. & Pacific, 6s, 1917,	10,000.00	10,000.00	12,000.00
Chicago, R. I. & Pacific, 4s, 1988,	10,000.00	10,000.00	10,500.00
Delaware & Hudson C., 7s, 1917,	5,000.00	5,000.00	6,500.00
Eastern of Minnesota, 4s, 1928-48,	10,000.00	10,000.00	10,000.00
Illinois Central:—			
Springfield Division, 3½s, 1951,	5,000.00	5,000.00	4,600.00
Omaha Division, 3s, 1951,	10,000.00	10,000.00	8,100.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,600.00
Morris & Essex, 7s, 1914,	5,000.00	5,000.00	6,300.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,150.00
N. Y. Cent. & Hudson R., 3½s, 1997,	10,000.00	10,000.00	10,000.00
Princeton & N. W., 3½s, 1926,	11,000.00	11,000.00	11,000.00
Rensselaer & Saratoga, 7s, 1921,	6,000.00	6,000.00	8,400.00
Totals, \$	153,700.00	153,700.00	164,250.00
BANK STOCKS.			
40 shrs. Hartford National, Hartford, \$	4,000.00	4,000.00	5,600.00
40 " Phoenix " "	4,000.00	4,000.00	4,800.00
30 " Aetna " "	3,000.00	3,000.00	6,000.00
20 " Charter Oak " "	2,000.00	2,000.00	2,600.00
40 " Farmers & Mech. Nat., " "	4,000.00	4,000.00	4,640.00
40 " First " "	4,000.00	4,000.00	5,600.00
70 " American " "	3,500.00	3,500.00	4,900.00
60 " National Exchange, " "	3,000.00	3,000.00	3,900.00
10 " City, " "	1,000.00	1,000.00	900.00
40 " Middletown Nat., Middletown,	3,000.00	3,000.00	4,000.00
40 " Central " "	3,000.00	3,000.00	3,200.00
20 " First " "	2,000.00	2,000.00	2,000.00
15 " Middlesex Co. " "	1,500.00	1,500.00	1,200.00
25 " Thames " Norwich,	2,500.00	2,500.00	4,000.00
20 " Uncas " "	2,000.00	2,000.00	2,000.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
15 shrs. First National, Norwich, \$	1,500.00	1,500.00	1,050.00
3 " Merchants " "	300.00	300.00	300.00
20 " Home " Meriden,	2,000.00	2,000.00	2,600.00
14 " Meriden " "	1,400.00	1,400.00	1,400.00
20 " City " Danbury,	2,000.00	2,000.00	2,100.00
6 " Danbury " "	600.00	600.00	600.00
50 " Waterbury " Waterbury,	2,500.00	2,500.00	3,750.00
10 " Citizens " "	1,000.00	1,000.00	1,300.00
10 " Manufacturers Nat., " "	1,000.00	1,000.00	1,250.00
16 " Yale " New Haven.	1,600.00	1,600.00	2,160.00
40 " Deep River, " Deep River.	4,000.00	4,000.00	4,240.00
22 " Southington " Southington.	2,200.00	2,200.00	2,420.00
10 " Mystic River " Mystic,	500.00	500.00	550.00
26 " First " Portland,	2,600.00	2,600.00	2,600.00
10 " Union Bk. of New London,	1,000.00	1,000.00	1,100.00
20 " Nat. Bk. of N. E., E. Haddam,	2,000.00	2,000.00	2,000.00
Totals. \$	68,700.00	68,700.00	84,760.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	952; total amount,	\$167,237.52
2	Number of depositors having \$1,000 and not over \$2,000,	59; total amount,	82,604.60
3	Number of depositors having over \$2,000, and not over \$10,000,	28; total amount,	89,106.60
4	Number of depositors having over \$10,000,	3; total amount,	45,239.95
5	Total number of depositors,	1,042; total deposits,	\$384,188.67
6	Largest amount due a single depositor,		20,065.52
7	Number of accounts opened during the past year, 92; number closed, 117; decrease, 25.		
8	Amount deposited, including interest credited, during the past year,		65,704.16
9	Amount withdrawn during the past year,		67,356.88
10	Amount of decrease,		1,652.72
11	Total of interest and profit and loss and rent accounts per last report,	\$12,685.88	
12	Amount of income received during the year,	17,892.06—	30,577.94
13	Total expenses, including salaries, during the year,	1,386.41	
14	State tax during the year,	584.14	
15	Town and City taxes and assessments paid,	18.40	
16	Net amount of premiums charged off,	749.50	
17	All other amounts charged off,	343.93	

MOODUS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18	Dividends, 1 $\frac{3}{4}$ per cent. paid Jan., 1905; amount,	\$6,481.05	
	1 $\frac{3}{4}$ per cent. paid July, 1905; amount,	6,467.36	
19	Net amount carried to surplus,	8,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	6,547.15	\$30,577.94
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,600.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		3.4%
28	Net income from foreclosed real estate during the past year,		25.85
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Thursday in July.		

OFFICERS.— President, Charles E. Brownell; Vice-President, Albert E. Purple; Treasurer, Eugene W. Chaffee; Directors, Charles E. Brownell, Albert E. Purple, and Eugene W. Chaffee (*ex officio*), William L. Fowler, Jr., Arthur W. Chaffee, Albert E. Olmsted, Thaddeus R. Spencer, and Arthur W. Chaffee.

THE NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,435,130.00	Whole amount of deposits, \$3,133,377.57
Loans on collateral security, 213,425.00	Surplus account, . . . 175,000.00
Town, city, and borough notes and orders, . . . 12,000.00	Interest account, less current expenses and taxes paid, . . . 16,002.96
School district notes and orders, . . . 7,625.00	Profit and loss account, . . 7,500.60
State bonds, . . . 15,000.00	
Town, city, school district, and corporation bonds, . . 591,545.00	
Railroad bonds, . . . 805,915.00	
Bank stocks in Connecticut, 88,620.00	
Banking house, . . . 10,000.00	
Cash in banks, . . . 133,647.20	
Cash in vault, . . . 18,973.93	
Total assets, . . . \$3,331,881.13	Total liabilities, . . . \$3,331,881.13

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Connecticut, 3s, 1910, \$	5,000.00	5,000.00	5,050.00
“ Massachusetts, 3s, 1940,	5,000.00	5,000.00	4,528.00
“ New York, 3s, 1906,	5,000.00	5,000.00	5,013.00
Totals, \$	15,000.00	15,000.00	14,591.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of West Haven, Conn., . \$	12,000.00	12,000.00	12,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Northern Sch. District of Orange, Ct., \$	7,625.00	7,625.00	7,625.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
New Haven Sch. District, 4s, 1909-20, \$	19,000.00	19,000.00	19,618.00
Sec. No. Sch. Dist., Hfd., 4s, 1904-24,	10,000.00	10,000.00	10,300.00
Cent. S. D., Wallingford, 4s, 1904-14,	10,000.00	9,850.00	10,050.00
New Haven, Town, 3½s, 1909-39,	19,000.00	18,465.00	19,048.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.						
Norwalk,	3½s.	1918,	\$	5,000.00	5,000.00	5,000.00
Lyme,	4s,	1918,		5,000.00	5,000.00	5,250.00
Glastonbury,	4s,	1908,		6,000.00	6,000.00	6,090.00
Norfolk,	4s,	1909,		6,000.00	6,000.00	6,075.00
East Lyme,	4s,	1925,		7,000.00	7,000.00	7,403.00
Killingly,	3½s,	1920,		5,000.00	5,000.00	5,000.00
New Canaan,	3½s,	1929,		10,000.00	10,000.00	10,000.00
Stratford,	4s,	1918,		5,000.00	5,000.00	5,263.00
Portland,	3½s,	1919,		10,000.00	10,000.00	10,000.00
Essex,	3.65s,	1928,		10,000.00	10,000.00	10,300.00
Fairfield,	3½s,	1910,		10,000.00	10,000.00	10,000.00
Naugatuck,	4s,	1912,		15,000.00	15,000.00	15,413.00
Wallingford, Borough,	3½s,	1919-25,		10,000.00	10,000.00	10,000.00
Groton,	4s,	1924,		10,000.00	10,000.00	10,575.00
Bridgeport, City,	3½s,	1917,		6,000.00	6,000.00	6,000.00
New London,	3½s,	1919,		6,500.00	6,500.00	6,500.00
New Britain,	4s,	1913,		5,000.00	5,000.00	5,175.00
Middletown,	3.65s,	1915,		5,000.00	5,000.00	5,075.00
Waterbury,	4s,	1910,		6,000.00	6,000.00	6,120.00
Boston, Mass.,	4s,	1917,		5,000.00	5,000.00	5,338.00
Providence, R. I.,	4s,	1911,		5,000.00	5,000.00	5,175.00
Pawtucket, R. I.,	4s,	1937,		5,000.00	5,000.00	5,375.00
Woonsocket, R. I.,	4s,	1927,		6,000.00	6,000.00	6,360.00
Newark, N. J.,	4s,	1922,		6,000.00	6,000.00	6,480.00
Paterson, N. J.,	5s,	1918,		5,000.00	5,000.00	5,600.00
Paterson, N. J.,	4s,	1939,		10,000.00	10,000.00	10,450.00
Paterson, N. J.,	4s,	1929,		5,000.00	5,000.00	5,188.00
Trenton, N. J.,	4s,	1907,		6,000.00	6,000.00	6,060.00
Atlantic City, N. J.,	4s,	1922,		5,000.00	5,000.00	5,125.00
Wilmington, Del.,	4s,	1924,		6,000.00	6,000.00	6,270.00
Pittsburg, Penn.,	3½s,	1930,		5,000.00	5,000.00	4,950.00
Cincinnati, Ohio,	7s,	1908,		7,000.00	7,000.00	7,735.00
Columbus, Ohio,	4s,	1908,		10,000.00	9,830.00	10,075.00
Columbus, Ohio,	4s,	1910,		20,000.00	19,600.00	20,250.00
Columbus, Ohio,	4s,	1913-33,		5,000.00	5,000.00	5,100.00
Toledo, Ohio,	3½s,	1930,		10,000.00	10,000.00	9,675.00
Toledo, Ohio,	4s,	1942,		5,000.00	5,000.00	5,300.00
Hamilton, Ohio,	5s,	1907,		5,000.00	5,000.00	5,088.00
Akron, Ohio,	5s,	1907,		7,000.00	7,000.00	7,175.00
Canton, Ohio,	4½s,	1912,		5,000.00	5,000.00	5,200.00
Muskegon, Mich.,	4s,	1934,		11,000.00	11,000.00	11,468.00
Muskegon, Mich.,	5s,	1908-10,		7,000.00	7,000.00	7,145.00
Louisville, Ky.,	4s,	1928,		10,000.00	10,000.00	10,775.00
Louisville, Ky.,	4s,	1923-30,		5,000.00	5,000.00	5,325.00
Louisville, Ky.,	4s,	1930,		41,000.00	41,000.00	44,383.00
Chicago, Ill.,	4s,	1921,		15,000.00	15,000.00	15,713.00
Racine, Wis.,	5s,	1906-16,		5,000.00	5,000.00	5,050.00
Minneapolis, Minn.,	4s,	1919,		5,000.00	5,000.00	5,263.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
Dubuque, Iowa,	4s, 1917, \$	5,000.00	5,000.00	5,235.00
Clinton, Iowa,	5s, 1912-16,	5,000.00	5,000.00	5,335.00
Sioux City, Iowa,	4½s, 1906-15,	5,000.00	5,000.00	5,025.00
Kansas City, Mo.,	4½s, 1915,	5,000.00	5,000.00	5,385.00
Kansas City, Kan.,	6s, 1906-07,	7,500.00	7,500.00	7,688.00
Kansas City, Kan.,	4½s, 1909-14,	7,000.00	7,000.00	7,140.00
Kansas City, Kan.,	4½s, 1919,	10,000.00	10,000.00	10,575.00
Omaha, Neb.,	4½s, 1907,	8,000.00	8,000.00	8,120.00
Omaha, Neb.,	4s, 1918,	15,000.00	15,000.00	15,525.00
Omaha, Neb.,	4½s, 1934,	5,000.00	5,000.00	5,738.00
South Omaha, Neb.,	4½s, 1909-24,	10,000.00	10,000.00	10,200.00
South Omaha, Neb.,	5s, 1921,	5,000.00	5,000.00	5,588.00
Lincoln, Neb.,	4s, 1910-20,	6,000.00	6,000.00	6,000.00
Lincoln, Neb.,	5s, 1909,	12,000.00	12,000.00	12,450.00
Colorado Springs, Col.,	4s, 1911-16,	10,000.00	10,000.00	10,125.00
Colorado Springs, Col.,	4s, 1912-17,	10,000.00	10,000.00	10,150.00
Colorado Springs, Col.,	4s, 1913-18,	20,000.00	19,800.00	20,300.00
Pueblo, Col.,	5s, 1918,	5,000.00	5,000.00	5,500.00
Totals,	\$	593,000.00	591,545.00	613,425.00
RAILROAD BONDS.				
New London Northern,	4s, 1910, \$	12,000.00	12,000.00	12,120.00
Providence & Worcester,	4s, 1947,	8,000.00	8,000.00	8,560.00
Conn. & Passumpsic,	4s, 1943,	7,000.00	7,000.00	7,595.00
Maine Central,	4s, 1912,	5,000.00	5,000.00	5,125.00
Maine Central,	4s, 1917,	5,000.00	5,000.00	5,100.00
N. Y. C. & Hud. River,	3½s, 1997,	10,000.00	10,000.00	10,000.00
Utica & Black River,	4s, 1922,	6,000.00	6,000.00	6,660.00
Beech Creek,	4s, 1936,	10,000.00	10,000.00	10,800.00
Genesee & Wyoming,	5s, 1929,	20,000.00	20,000.00	22,000.00
Buffalo & Susquehanna,	4s, 1951,	25,000.00	24,400.00	25,000.00
River Front,	4½s, 1912,	5,000.00	5,000.00	5,125.00
Ashland Coal & Iron,	4s, 1905-25,	10,000.00	10,000.00	10,000.00
Erie & Pittsburgh,	3½s, 1940,	45,000.00	45,000.00	44,550.00
Sunbury & Lewiston,	4s, 1936,	5,000.00	5,000.00	5,050.00
Potomac Valley,	5s, 1941,	5,000.00	5,000.00	5,950.00
Atlantic Coast Line,	4s, 1952,	10,000.00	10,000.00	10,300.00
Louisville & Nashville,	5s, 1937,	5,000.00	5,000.00	5,950.00
Louisville & Nashville,	4s, 1940,	5,000.00	5,000.00	5,200.00
Michigan Central:—				
Grand River Valley,	6s, 1909,	5,000.00	5,000.00	5,500.00
Michigan Air Line,	4s, 1940,	25,000.00	25,000.00	26,500.00
Southern Indiana,	4s, 1951,	10,000.00	9,550.00	9,600.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Illinois Central:—			
Main Line, 4s, 1951, \$	6,000.00	6,000.00	6,660.00
Springfield Division, 3½s, 1951,	17,000.00	16,790.00	16,150.00
Western Lines, 4s, 1951,	5,000.00	5,000.00	5,350.00
Chic., St. L. & New Or., 3½s, 1951,	5,000.00	5,000.00	4,650.00
Louisville Division, 3½s, 1953,	20,000.00	20,000.00	19,000.00
Omaha Division, 3s, 1951,	10,000.00	9,050.00	8,300.00
Litchfield Division, 3s, 1951,	10,000.00	9,100.00	8,300.00
Chicago & Alton, 3s, 1949,	30,000.00	26,780.00	25,500.00
Term'l Assn. of St. Louis, 4½s, 1939,	6,000.00	6,000.00	6,720.00
Term'l Assn. of St. Louis, 4s, 1910-53,	10,000.00	9,960.00	10,000.00
St. L. Mer. Bridge Term'l, 5s, 1930,	5,000.00	5,000.00	5,563.00
Chicago & Eastern Ill., 5s, 1937,	5,000.00	5,000.00	6,100.00
Burl., Ced. Rapids & No., 5s, 1906,	26,000.00	26,000.00	26,455.00
Minneapolis & St. Louis, 4s, 1949,	65,000.00	64,830.00	64,700.00
Eastern of Minnesota, 5s, 1908,	15,000.00	15,000.00	15,675.00
Eastern of Minnesota, 4s, 1928-48,	10,000.00	10,000.00	10,000.00
St. Paul, Minn. & Man.:—			
Consols, 4½s, 1933,	5,000.00	5,000.00	5,600.00
Montana Extension, 4s, 1937,	45,000.00	45,000.00	46,800.00
Dakota Extension, 6s, 1910,	5,000.00	5,000.00	5,550.00
Chicago & Northwestern:—			
Menominee Extension, 7s, 1910,	11,000.00	11,000.00	12,650.00
Chicago & Tomah, 6s, 1910,	5,000.00	5,000.00	5,000.00
Chicago, Mil. & St. Paul:—			
General Mortgage, 4s, 1989,	10,000.00	10,000.00	11,100.00
General Mortgage, 3½s, 1989,	20,000.00	20,000.00	19,800.00
So. Minnesota Div., 6s, 1910,	8,000.00	8,000.00	8,800.00
Mineral Point, 5s, 1910,	15,000.00	15,000.00	15,900.00
Dakota & Gt. Southern, 5s, 1916,	5,000.00	5,000.00	5,600.00
Hastings & Dakota, 5s, 1910,	5,000.00	5,000.00	5,250.00
Chicago, R. I. & Pacific, 4s, 1988,	50,000.00	50,000.00	52,750.00
Chicago, Burl. & Quincy:—			
Iowa Division, 4s, 1919,	19,000.00	19,000.00	19,475.00
Nebraska Extension, 4s, 1927,	10,000.00	10,000.00	10,700.00
Illinois Division, 3½s, 1929-49,	15,000.00	15,000.00	14,550.00
St. Louis, Iron Mt. & So., 4s, 1933,	45,000.00	42,455.00	43,200.00
New Haven Street Ry. Co.:—			
Edgewood Avenue, 5s, 1914,	18,000.00	18,000.00	19,690.00
State Street, 5s, 1913,	11,000.00	11,000.00	11,770.00
Conn. Ry. & Light. Co., 4½s, Opt.	30,000.00	30,000.00	30,600.00
Totals, \$	815,000.00	805,915.00	830,593.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
176 shrs. Yale National, New Haven, \$	17,600.00	17,600.00	23,936.00
270 " Merchants Nat., "	13,500.00	13,500.00	18,090.00
34 " Second " "	3,400.00	3,400.00	6,664.00
1152 " County " "	11,520.00	11,520.00	18,432.00
32 " Tradesmen's " "	3,200.00	3,200.00	5,760.00
75 " Mechanics, " "	4,500.00	4,500.00	4,875.00
30 " First National, Middletown,	3,000.00	3,000.00	3,060.00
50 " Middlesex Co. Nat., "	5,000.00	5,000.00	4,250.00
14 " Phoenix " Hartford,	1,400.00	1,400.00	1,780.00
40 " City, " "	4,000.00	4,000.00	3,600.00
48 " First Nat., Meriden,	4,800.00	4,800.00	8,880.00
13 " Home " "	1,300.00	1,300.00	1,690.00
14 " Southington Nat., Southington,	1,400.00	1,400.00	1,512.00
31 " Clinton Clinton,	3,100.00	3,100.00	3,565.00
45 " National, Norwalk,	4,500.00	4,500.00	4,860.00
10 " Fairfield Co. Nat., "	1,000.00	1,000.00	1,000.00
14 " First " Portland,	1,400.00	1,400.00	1,470.00
40 " Union, New London,	4,000.00	4,000.00	4,400.00
Totals. \$	88,620.00	88,620.00	117,824.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,162; total amount, \$1,306,885.22
2	Number of depositors having \$1,000 and not over \$2,000,	811; total amount, 1,029,866.28
3	Number of depositors having over \$2,000, and not over \$10,000,	292; total amount, 774,469.00
4	Number of depositors having over \$10,000,	1; total amount, 22,157.07
5	Total number of depositors,	6,266; total deposits, \$3,133,377.57
6	Largest amount due a single depositor,	22,157.07
7	Number of accounts opened during the past year, 1,433; number closed, 963; increase, 470.	
8	Amount deposited, including interest credited, during the past year,	1,101,165.24
9	Amount withdrawn during the past year,	876,508.08
10	Amount of increase,	224,657.16
11	Total of interest and profit and loss and rent accounts per last report,	\$23,335.31
12	Amount of income received during the year,	145,466.85— 168,802.16
13	Total expenses, including salaries, during the year,	10,018.02
14	State tax during the year,	6,406.56
15	Town and City taxes and assessments paid,	433.14
16	Net amount of premiums charged off,	5,642.39

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

MISCELLANEOUS ITEMS.—CONTINUED.

17	All other amounts charged off,	\$213.93	
18	Dividends, 1¼ per cent. paid Jan. 1, 1905; amount,	47,541.75	
	1¼ per cent. paid July 1, 1905; amount,	50,036.81	
19	Net amount carried to surplus,	25,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	23,503.56	—\$168,802.16
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		300.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	29,600.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	25,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after first Tuesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after first Tuesday in July.		

OFFICERS.—President, Frederick W. J. Sizer; Treasurer, Julius Twiss; Directors or Trustees, Frederick W. J. Sizer, James D. Dewell, Julius Twiss, Francis E. Spencer, George D. Watrous, Frederick C. Earle, John B. Carrington, Theo. J. Ackerman, Charles F. Root, Pierce N. Welch, Max Adler, William T. Fields, John T. Manson, S. Fred. Strong.

NAUGATUCK SAVINGS BANK.

ADELBERT C. TUTTLE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$690,879.49	Whole amount of deposits,	\$1,492,493.38
Loans on collateral security,	39,400.00	Surplus account,	48,000.00
Loans on personal security only,	47,540.00	Interest account, less current expenses and taxes paid,	13,207.11
Town, city, and borough notes and orders,	45,000.00	Profit and loss account,	602.47
School district notes and orders,	14,200.00	Rent account,	14.75
Town, city, school district, and corporation bonds,	93,000.00		
Railroad bonds,	412,000.00		
Railroad stocks,	28,000.00		
Bank stocks in Connecticut,	82,000.00		
Bank stocks in other states,	5,000.00		
Real estate by foreclosure,	4,376.63		
Banking house,	15,000.00		
Premium account,	25,516.02		
Cash in banks,	49,220.65		
Cash in vault,	3,184.92		
Total assets,	\$1,554,317.71	Total liabilities,	\$1,554,317.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Naugatuck,	\$ 45,000.00	45,000.00	45,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union City Sch. Dist., Naugatuck,	\$ 14,200.00	14,200.00	14,200.00
RAILROAD STOCKS.			
280 shrs. N. Y., N. H. & Hartford,	\$ 28,000.00	28,000.00	58,520.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Atlantic C., N. J., 4s, 1933,	\$ 5,000.00	5,000.00	5,150.00
“ Columbus, Ohio, 5s, 1911,	10,000.00	10,000.00	10,400.00
“ Omaha, Neb., 4½s, 1934,	10,000.00	10,000.00	11,200.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Duluth, Minn., 4s, 1920, \$	10,000.00	10,000.00	10,400.00
Bor. of Naugatuck, Ct., 4s, 1905-06,	10,000.00	10,000.00	10,000.00
Town of Naugatuck, " 4s, 1912,	28,000.00	28,000.00	28,000.00
" Greenwich, " 4s, 1915,	10,000.00	10,000.00	10,400.00
" E. Hartford, " 4s, 1924,	10,000.00	10,000.00	10,400.00
Totals, \$	93,000.00	93,000.00	95,950.00
RAILROAD BONDS.			
Illinois Central:—			
Chic., St. L. & N. O. Div., 3½s, 1951, \$	25,000.00	25,000.00	24,500.00
Springfield Division, 3½s, 1951,	10,000.00	10,000.00	10,000.00
Louisville Division, 3½s, 1953,	10,000.00	10,000.00	9,600.00
Balt. & Ohio, Cent. O. Div., 4½s, 1930,	17,000.00	17,000.00	18,360.00
Evansville & Terre Haute, 6s, 1921,	5,000.00	5,000.00	6,000.00
N. Y. Cent. & Hudson River:—			
Beech Creek Division, 4s, 1936,	25,000.00	25,000.00	26,750.00
Penn., Erie & Pitts. Div., 3½s, 1940,	10,000.00	10,000.00	9,800.00
St. Paul, M. & M., 4½s, 1933,	30,000.00	30,000.00	33,900.00
St. Paul, M. & M., 4s, 1937,	20,000.00	20,000.00	20,600.00
N. J. C., Long Branch Div., 4s, 1941,	10,000.00	10,000.00	10,900.00
N. Y., N. H. & Hartford, 3½s, 1947,	15,000.00	15,000.00	14,700.00
Chicago, Mil. & St. Paul, 3½s, 1989,	20,000.00	20,000.00	20,000.00
C., B. & Q., Illinois Div., 3½s, 1949,	15,000.00	15,000.00	14,400.00
C., B. & Q., Illinois Div., 4s, 1949,	15,000.00	15,000.00	16,050.00
Chic., St. Paul, M. & O., 6s, 1930,	5,000.00	5,000.00	6,500.00
P. & R., P. H. & P. Div., 5s, 1925,	5,000.00	5,000.00	6,000.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,500.00
Cleveland & Pittsburg, 3½s, 1942,	20,000.00	20,000.00	19,600.00
Utica & Black River, 4s, 1922,	10,000.00	10,000.00	10,700.00
Sioux City & Pacific, 3½s, 1936,	25,000.00	25,000.00	24,500.00
Chicago, R. I., & Pacific, 4s, 1988,	40,000.00	40,000.00	42,400.00
Delaware & Chesapeake, 4s, 1912,	10,000.00	10,000.00	10,200.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	9,700.00
Burl., Cedar Rapids & No., 5s, 1934,	20,000.00	20,000.00	24,000.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	5,000.00	5,000.00
St. L., Iron Mt. & Southern:—			
River & Gulf Division, 4s, 1933,	15,000.00	15,000.00	14,400.00
Allegheny & Western, 4s, 1998,	10,000.00	10,000.00	10,800.00
Totals, \$	412,000.00	412,000.00	429,860.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
20 shrs.	Hartford Nat.,	Hartford,	\$	2,000.00	2,000.00	2,800.00
40 "	American	"	"	2,000.00	2,000.00	2,800.00
15 "	Ætna	"	"	1,500.00	1,500.00	3,000.00
9 "	Phoenix	"	"	900.00	900.00	1,060.00
7 "	Charter Oak	"	"	700.00	700.00	840.00
40 "	National Exchange,	"	"	2,000.00	2,000.00	2,600.00
40 "	New Britain Nat.,	New Britain,	"	4,000.00	4,000.00	6,400.00
65 "	Mechanics	"	"	6,500.00	6,500.00	13,000.00
13 "	Danbury	"	Danbury,	1,300.00	1,300.00	1,300.00
30 "	City	"	Bridgeport,	3,000.00	3,000.00	4,800.00
120 "	Pequonnock	"	"	12,000.00	12,000.00	18,000.00
80 "	Bridgeport,	"	"	4,000.00	4,000.00	7,600.00
100 "	Waterbury,	"	Waterbury,	5,000.00	5,000.00	8,000.00
50 "	Fourth	"	"	5,000.00	5,000.00	7,500.00
30 "	Deep River,	"	Deep River,	3,000.00	3,000.00	3,300.00
50 "	Thomaston	"	Thomaston,	5,000.00	5,000.00	5,500.00
50 "	Stamford	"	Stamford,	5,000.00	5,000.00	7,500.00
15 "	First	"	Litchfield,	1,500.00	1,500.00	1,500.00
10 "	City	"	So. Norwalk,	1,000.00	1,000.00	2,250.00
40 "	Home	"	Meriden,	4,000.00	4,000.00	5,200.00
17 "	Meriden	"	"	1,700.00	1,700.00	1,870.00
20 "	First	"	Stonington,	2,000.00	2,000.00	2,500.00
10 "	Thames	"	Norwich,	1,000.00	1,000.00	1,700.00
9 "	City	"	New London,	900.00	900.00	1,305.00
70 "	Nat. Bk. of N. E.,	E. Haddam,	"	7,000.00	7,000.00	7,000.00
50 "	First National,	New York,	"	5,000.00	5,000.00	39,000.00
Totals, \$				87,000.00	87,000.00	158,345.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,034; total amount,	\$758,465.70
2	Number of depositors having \$1,000 and not over \$2,000,	327; total amount,	434,019.06
3	Number of depositors having over \$2,000, and not over \$10,000,	100; total amount,	300,008.62
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,461; total deposits,	\$1,492,493.38
6	Largest amount due a single depositor,		6,913.42
7	Number of accounts opened during the past year, 734; number closed, 586; increase, 148.		
8	Amount deposited, including interest credited, during the past year,		467,765.28
9	Amount withdrawn during the past year,		395,706.49
10	Amount of increase,		72,058.79
11	Total of interest and profit and loss and rent accounts per last report,	\$14,307.94	
12	Amount of income received during the year,	72,423.50—	86,731.44
13	Total expenses, including salaries, during the year,	4,343.15	
14	State tax during the year,	3,106.71	
15	Town and City taxes and assessments paid,	155.36	
16	Net amount of premiums charged off,	7,000.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	27,199.72	
	2 per cent. paid July 1, 1905; amount,	28,102.17	
19	Net amount carried to surplus,	3,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	13,824.33—	86,731.44
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		4,376.63
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,300.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		20,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Wm. Ward; Treasurer, Adelbert C. Tuttle; Trustees, F. F. Schaffer, D. P. Mills, Dr. T. M. Bull, A. C. Tuttle, W. T. Rodenback.

NEW CANAAN SAVINGS BANK.

G. F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$79,129.00	Whole amount of deposits, . . .	\$164,024.29
Loans on collateral security, . . .	1,600.00	Surplus account, . . .	9,500.00
Loans on personal security only, . . .	1,090.00	Interest account, less current expenses and taxes paid, . . .	6,279.85
Town, city, and borough notes and orders, . . .	10,000.00	Profit and loss account, . . .	4,403.11
Railroad bonds, . . .	59,100.00	Rent account, . . .	9.00
Bank stocks in Connecticut, . . .	20,000.00		
Real estate by foreclosure, . . .	4,888.59		
Premium account, . . .	1,729.75		
Cash in banks, . . .	6,654.99		
Cash in vault, . . .	23.92		
Total assets, . . .	\$184,216.25	Total liabilities, . . .	\$184,216.25

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Canaan, \$	8,000.00	8,000.00	8,000.00
Borough of New Canaan,	2,000.00	2,000.00	2,000.00
Totals, \$	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Tuscarora Valley, 5s, 1917, \$	7,000.00	7,000.00	7,700.00
Minneapolis & St. Louis, 5s, 1934,	8,000.00	8,000.00	9,280.00
Minneapolis & St. Louis, 4s, 1949,	4,000.00	4,000.00	3,900.00
St. L., Iron Mt. & Southern:—			
Riv. & Gulf Division, 4s, 1933,	8,000.00	8,000.00	7,680.00
Buffalo & Susquehanna, 4s, 1951,	14,000.00	14,000.00	13,860.00
St. Paul, Minn. & Man., 4½s, 1933,	5,000.00	5,000.00	5,600.00
Burl. Cedar Rap. & No., 5s, 1906,	100.00	100.00	100.00
Montana Central, 5s, 1937,	3,000.00	3,000.00	3,525.00
Consolidated Ry., 4s, 1954,	5,000.00	5,000.00	4,850.00
Atlantic Coast, 4s, 1952,	5,000.00	5,000.00	5,100.00
Totals, \$	59,100.00	59,100.00	61,595.00
BANK STOCKS.			
200 shares First Nat., New Canaan, \$	20,000.00	20,000.00	19,000.00

NEW CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	684; total amount,	\$136,119.72
2	Number of depositors having \$1,000 and not over \$2,000,	40; total amount,	13,964.18
3	Number of depositors having over \$2,000, and not over \$10,000,	5; total amount,	13,940.39
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	729; total deposits,	\$164,024.29
6	Largest amount due a single depositor,		4,256.31
7	Number of accounts opened during the past year, 171; number closed, 69; increase, 102.		
8	Amount deposited, including interest credited, during the past year,		84,084.98
9	Amount withdrawn during the past year,		40,421.11
10	Amount of increase,		43,663.87
11	Total of interest and profit and loss and rent accounts as per last report,	\$10,635.27	
12	Amount of income received during the year,	7,122.41—	17,757.68
13	Total expenses, including salaries, during the year,	730.67	
14	State tax during the year,	42.36	
15	Town and City taxes and assessments paid,	51.35	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	380.78	
18	Dividends, 2 per cent. paid Jan., 1905; amount,	2,270.67	
	2 per cent. paid July, 1905; amount,	2,414.89	
19	Net amount carried to surplus,	1,175.00	
20	Total of interest and profit and loss and rent accounts per this report,	10,691.96—	17,757.68
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,090.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2%
28	Net income from foreclosed real estate during the past year,		80.40
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS.—President, F. E. Weed; Treasurer, G. F. Lockwood; Directors or Trustees, F. E. Weed, B. P. Mead, L. B. Sutton, Edwin Hoyt, C. W. Hodges, F. E. Green, G. F. Lockwood.

THE NEW HARTFORD SAVINGS BANK.

C. E. JONES, Treasurer.

INCORPORATED, 1899.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$19,575.00	Whole amount of deposits, . . .	\$54,672.41
Loans on collateral security, . . .	1,000.00	Surplus account, . . .	411.19
Loans on personal security only, . . .	6,190.00	Interest account, less current expenses and taxes paid, . . .	250.64
Town, city, and borough notes and orders, . . .	2,500.00		
School district notes and orders, . . .	325.00		
Town, city, school district, and corporation bonds, . . .	1,900.00		
Railroad bonds, . . .	16,671.50		
Bank stocks in Connecticut, . . .	4,100.00		
Premium account, . . .	1,742.00		
Furniture and fixtures account, . . .	65.91		
Cash in banks, . . .	526.22		
Cash in vault, . . .	738.61		
Total assets, . . .	\$55,334.24	Total liabilities, . . .	\$55,334.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Hartford, . . . \$	2,500.00	2,500.00	2,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Greenwoods—New Hartford, . . . \$	325.00	325.00	325.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of New Hartford, 3½s, 1921, \$	2,000.00	1,900.00	
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	5,000.00	5,000.00	5,000.00
Consolidated Ry. Co., 4s, 1955, . . .	5,000.00	5,000.00	4,900.00
Minn. & St. Louis, 4s, 1949, . . .	4,000.00	4,000.00	3,920.00
Potomac Valley, 5s, 1941, . . .	3,000.00	3,000.00	3,570.00
Totals, \$	17,000.00	17,000.00	17,390.00

THE NEW HARTFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
16 shrs.	Hartford National, Hartford, \$	1,600.00	1,600.00	2,240.00
10 "	Merchants " New Haven,	500.00	500.00	650.00
5 "	Phoenix " Hartford,	500.00	500.00	625.00
10 "	First " Stonington,	1,000.00	1,000.00	1,200.00
5 "	Yale " New Haven,	500.00	500.00	700.00
Totals, \$		4,100.00	4,100.00	5,415.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	287; total amount,	\$39,324.00
2	Number of depositors having \$1,000 and not over \$2,000,	12; total amount,	13,201.48
3	Number of depositors having over \$2,000, and not over \$10,000,	1; total amount,	2,146.93
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	300; total deposits,	\$54,672.41
6	Largest amount due a single depositor,		2,146.93
7	Number of accounts opened during the past year, 60; number closed, 35; increase, 25.		
8	Amount deposited, including interest credited, during the past year,		36,457.20
9	Amount withdrawn during the past year,		31,215.59
10	Amount of increase,		5,241.61
11	Total of interest and profit and loss and rent accounts per last report,	\$404.58	
12	Amount of income received during the year,	2,577.24—	2,981.82
13	Total expenses, including salaries, during the year,	692.51	
14	State tax during the year,	5.46	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	871.91	
	2 per cent. paid July 1, 1905; amount,	925.11	
19	Net amount carried to surplus,	236.19	
20	Total of interest and profit and loss and rent accounts per this report,	250.64—	\$2,981.82
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		3,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,000.00

* 3 per cent. per annum on excess of \$1,000.

THE NEW HARTFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$1,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.	

OFFICERS.—President, George W. Bancroft; Treasurer, Clarence E. Jones; Directors or Trustees, George W. Bancroft, Frank M. Chapin, Frederic B. Jones, Edward E. Kellogg, Henry T. Smith, Remi Cadoret, Frederick A. Jewell, Wilfred D. Youngs, Frank P. Marble, Wilbur E. Drake, Edwin R. Carter.

THE NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . \$2,260,835.00	Whole amount of deposits, \$13,407,275.92
Loans on collateral security, 1,450,829.00	Surplus account, . . . 600,000.00
Loans on personal security only, . . . 176,300.00	Interest account, less current expenses and taxes paid, . . . 149,551.70
Town, city, and borough notes, . . . 26,000.00	Profit and loss account, . 114,387.16
School district notes, . . 28,500.00	
Town, city, school district, and corporation bonds, . 4,426,146.50	
Railroad bonds, . . . 5,183,025.00	
Bank stocks in Connecticut, 104,600.00	
Real estate by foreclosure, 1,542.10	
Banking house, . . . 75,000.00	
Cash in banks, . . . 413,005.32	
Cash in vault, . . . 115,431.86	
Total assets, . . . \$14,271,214.78	Total liabilities, . . . \$14,271,214.78

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Town of New Milford, . . . \$	20,000.00	20,000.00	20,000.00
" North Branford, . . .	1,000.00	1,000.00	1,000.00
Totals, \$	21,000.00	21,000.00	21,000.00
SCHOOL DISTRICT NOTES.			
Union School District of East Haven, \$	500.00	500.00	500.00
Union School District of West Haven, .	28,000.00	28,000.00	28,000.00
Totals, \$	28,500.00	28,500.00	28,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Danbury, Conn., Town, 3½s, 1932, \$	25,000.00	25,000.00	25,000.00
East Hartford, " " 4s, 1904-24, .	15,000.00	15,000.00	15,000.00
Fairfield, " " 3½s, 1916, .	9,000.00	9,000.00	9,000.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Killingly, Conn., Town, 3½s, 1920, \$	35,000.00	35,000.00	35,000.00
Middletown, " " 3.65s, 1909,	92,000.00	92,000.00	92,000.00
Milford, " " 4s, 1915,	14,900.00	14,900.00	14,900.00
New Britain, " " 4s, 1905-27,	44,000.00	44,000.00	45,750.00
New Haven, " " 3½s, 1909-30,	171,000.00	170,935.00	171,000.00
Orange, " " 4s, 1916,	54,000.00	54,000.00	56,150.00
Saybrook, " " 3.65s, Opt.	20,000.00	20,000.00	20,000.00
Wallingford, " " 4s, 1927,	14,000.00	14,000.00	14,800.00
Central School, " 3½s, 1905-19,	26,000.00	26,000.00	26,000.00
Ansonia, Conn., City, 4s, Opt.	1,000.00	1,000.00	1,000.00
Derby, " " 4s, 1914,	25,000.00	25,000.00	25,750.00
Hartford, " " 4s, Opt.	35,000.00	35,000.00	35,000.00
New Haven, " School, 4s, 1909-29,	226,000.00	226,000.00	237,000.00
Norwalk, " City, 3½s, 1919-29,	25,000.00	25,000.00	25,000.00
So. Norwalk, " " 4s, Opt.	22,500.00	22,500.00	22,500.00
So. Norwalk, " " 4s, 1928,	25,000.00	25,000.00	26,500.00
New Britain, " " 4s, 1908-18,	3,000.00	3,000.00	3,000.00
Waterbury, " " 4s, 1910,	6,000.00	6,000.00	6,000.00
Col. Springs, Col., " 4½s, 1907-12,	15,000.00	15,000.00	15,150.00
Col. Springs, Col., " 4s, 1909-14,	26,000.00	26,000.00	26,500.00
Denver, Col., City & Co., 5s, 1919,	100,000.00	100,000.00	113,000.00
Pueblo, Col., City, 4½s, 1914,	25,000.00	25,000.00	26,300.00
Chicago, Ill., " 4s, 1908-21,	220,000.00	220,000.00	228,800.00
Chicago, Ill., " 3½s, 1919,	50,000.00	50,000.00	50,000.00
Fort Wayne, Ind., " 4½s, 1913,	50,000.00	50,000.00	52,750.00
New Albany, Ind., " 5s, 1915,	100,000.00	100,000.00	110,500.00
South Bend, Ind., " 6s, 1905,	2,500.00	2,500.00	2,500.00
South Bend, Ind., " 4s, 1916,	25,000.00	25,000.00	25,750.00
Davenport, Iowa, " 4½s, 1909,	100,000.00	100,000.00	103,000.00
Dubuque, Iowa, " 4s, 1917,	25,000.00	25,000.00	25,750.00
Jackson, Mich., " 5s, 1907,	20,000.00	20,000.00	20,500.00
Duluth, Minn., " 5s, 1907-23,	76,000.00	76,000.00	77,900.00
Minneapolis, Minn., " 4s, 1919,	50,000.00	50,000.00	51,750.00
Minneapolis, Minn., " 4½s, 1921,	50,000.00	50,000.00	54,750.00
St. Paul, Minn., " 5s, 1913-15,	95,000.00	95,000.00	104,950.00
St. Paul, Minn., " 4½s, 1918-19,	30,000.00	30,000.00	32,500.00
Augusta, Maine, " 4s, 1916,	10,000.00	10,000.00	10,250.00
Bath, Maine, " 4½s, 1907,	85,000.00	85,000.00	86,200.00
Bath, Maine, " 4s, 1911-21,	5,000.00	4,975.00	5,100.00
Portland, Maine, " 6s, 1907,	70,000.00	70,000.00	73,150.00
Kansas City, Mo., " 4½s, 1915,	50,000.00	50,000.00	53,500.00
Kansas City, Mo., " 4s, 1910,	25,000.00	24,904.00	25,350.00
St. Louis, Mo., " 6s, 1906,	12,000.00	12,000.00	12,000.00
St. Louis, Mo., " 4s, 1908-12,	183,000.00	183,000.00	188,500.00
Omaha, Neb., " 5s, 1909-11,	4,000.00	4,000.00	4,200.00
Omaha, Neb., " 4½s, 1934,	56,000.00	56,000.00	60,000.00
Omaha, Neb., " 4s, 1918-34,	140,000.00	140,000.00	143,500.00
Atlantic City, N. J., " 4s, 1930,	75,000.00	75,000.00	78,000.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Camden, N. J., City, 4½s, 1922-23, \$	100,000.00	100,000.00	110,000.00
Hoboken, N. J., " 4s, 1918,	50,000.00	50,000.00	51,500.00
Paterson, N. J., " 5s, 1905-08,	45,000.00	45,000.00	46,200.00
Paterson, N. J., " 4½s, 1910,	37,000.00	37,000.00	38,100.00
Paterson, N. J., " 4s, 1920-39,	75,000.00	75,000.00	76,100.00
Trenton, N. J., " 5s, 1916,	5,000.00	5,000.00	5,600.00
Buffalo, N. Y., " 3s, 1910,	30,000.00	29,625.00	29,100.00
Canton, Ohio, " 5s, 1915,	25,000.00	25,000.00	28,000.00
Canton, Ohio, " 4½s, 1906-18,	34,000.00	34,000.00	35,300.00
Cincinnati, Ohio, " 7.3s, 1906,	117,000.00	117,000.00	118,750.00
Cincinnati, Ohio, " 7s, 1908,	5,000.00	5,000.00	5,400.00
Cincinnati, Ohio, " 6s, 1906-09,	60,000.00	60,000.00	61,500.00
Cincinnati, Ohio, " 5s, 1910-30,	50,000.00	50,000.00	53,000.00
Columbus, Ohio, " 5s, 1907-13,	75,000.00	75,000.00	77,600.00
Columbus, Ohio, " 4s, 1907-18,	310,000.00	310,000.00	314,650.00
Dayton, Ohio, " 4s, 1909-11,	60,000.00	60,000.00	60,600.00
Toledo, Ohio, " 4½s, 1909-19,	15,000.00	15,000.00	15,600.00
Toledo, Ohio, " 4s, 1922-42,	37,000.00	37,000.00	38,450.00
Cleveland, Ohio, " 4s, 1919-20,	250,000.00	250,000.00	258,700.00
Pittsburg, Pa., " 3½s, 1909-15,	150,000.00	150,000.00	145,500.00
Wilkes-Barre, Pa., " 4½s, 1927,	30,000.00	30,000.00	33,000.00
Pawtucket, R. I., " 4s, 1910-37,	67,000.00	67,000.00	69,000.00
Birmingham, Conn., Bor., 4s, 1908,	45,000.00	45,000.00	45,000.00
Norwalk, " " 4s, 1908,	40,000.00	40,000.00	40,000.00
Ridgefield, " " 3½s, 1922-32,	25,000.00	25,000.00	25,000.00
Wallingford, " " 4s, 1923,	5,000.00	5,000.00	5,150.00
Wallingford, " " 3½s, 1907-29,	11,000.00	11,000.00	} 22,000.00
Wallingford, " " 3½s, 1907-29,	11,000.00	10,807.50	
Totals, \$	4,426,900.00	4,426,146.50	4,577,250.00
RAILROAD BONDS.			
Albany & Susquehanna, 7s, 1906, \$	50,000.00	50,000.00	51,500.00
Ashland Coal & Iron, 4s, 1905-25,	25,000.00	25,000.00	25,000.00
Atchison & Nebraska, 7s, 1908,	23,500.00	23,500.00	25,150.00
Buffalo, N. Y. & Erie, 7s, 1916,	30,000.00	30,000.00	37,500.00
Burl., Cedar Rap. & No., 5s, 1934,	300,000.00	300,000.00	360,000.00
Chicago & Alton, 3s, 1949,	200,000.00	188,000.00	168,000.00
Chicago & Eastern of Ill., 6s, 1934,	5,000.00	5,000.00	6,900.00
Chicago & Eastern of Ill., 5s, 1937,	300,000.00	300,000.00	363,000.00
Chicago, R. I. & Pacific, 6s, 1917,	200,000.00	200,000.00	242,000.00
Chicago, R. I. & Pacific, 4s, 1988,	200,000.00	200,000.00	210,000.00
Clearfield & Mahoning, 5s, 1943,	35,000.00	35,000.00	41,300.00
Cleve. & Mahoning Val., 5s, 1938,	50,000.00	50,000.00	59,000.00
Consol. Ry. Deb., 4s, 1954-55,	100,000.00	97,000.00	97,000.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
D. & H. C. Co., Pa. Div., 7s, 1917, \$	100,000.00	100,000.00	134,000.00
Eastern of Minnesota, 5s, 1908,	30,000.00	30,000.00	31,200.00
Northern, 4s, 1948,	18,000.00	18,000.00	18,000.00
Erie & Pittsburgh, 3½s, 1940,	250,000.00	250,000.00	245,000.00
Evansville & Terre Haute, 6s, 1921,	40,000.00	40,000.00	48,000.00
Illinois Central:—			
Louisville Division, 3½s, 1953,	150,000.00	147,250.00	142,500.00
Springfield Division, 3½s, 1951,	175,000.00	171,875.00	164,500.00
Iowa Falls & Sioux City, 7s, 1917,	50,000.00	50,000.00	63,500.00
Joliet & Northern Ind., 7s, 1907,	25,000.00	25,000.00	26,250.00
Kalamazoo, A. & G. Rap., 5s, 1938,	5,000.00	5,000.00	6,100.00
Little Miami, 5s, 1912,	154,000.00	154,000.00	164,800.00
McK'sport & Belle Ver., 6s, 1918,	13,000.00	13,000.00	14,900.00
Michigan Central, 4s, 1940,	50,000.00	50,000.00	53,000.00
Minneapolis & St. Louis, 5s, 1934,	50,000.00	50,000.00	57,500.00
Minneapolis & St. Louis, 4s, 1949,	15,000.00	15,000.00	14,700.00
Montana Central, 6s, 1937,	57,000.00	57,000.00	77,500.00
Montgomery & Erie, 5s, 1926,	21,000.00	21,000.00	23,500.00
Morris & Essex, 7s, 1914-15,	75,000.00	75,000.00	94,500.00
Naugatuck, 4s, 1954,	110,000.00	110,000.00	121,000.00
N. Y., Lack. & Western, 6s, 1921,	115,000.00	115,000.00	147,200.00
N. Y., N. H. & Hartford:—			
Port Chester Division, 4s, 1954,	250,000.00	250,000.00	267,500.00
Debentures, 4s, 1947,	150,000.00	150,000.00	159,000.00
Notes, 4s, 1907,	75,000.00	75,000.00	75,000.00
N. Y., Prov. & Boston, 4s, 1942,	11,000.00	11,000.00	11,750.00
Northern of New Jersey, 6s, 1917,	10,000.00	10,000.00	11,500.00
Pitta., McK. & Yough., 6s, 1932,	50,000.00	50,000.00	67,500.00
Republican Valley, 6s, Opt.	2,400.00	2,400.00	2,400.00
Rome, Watertown & Og., 6s, 1910,	50,000.00	50,000.00	52,000.00
Shore Line, 4½s, 1910,	200,000.00	200,000.00	210,000.00
St. L. Mer. Bridge Term'l, 5s, 1930,	105,000.00	105,000.00	116,500.00
St. Paul, Minn. & Man.:—			
Dakota Extension, 6s, 1910-11,	70,000.00	70,000.00	77,700.00
Montana Extension, 4s, 1937,	156,000.00	156,000.00	162,250.00
Manitoba, 4½s, 1933,	150,000.00	150,000.00	169,500.00
Terre Haute & Ind., 5s, 1925,	75,000.00	75,000.00	83,250.00
Willmar & Sioux Falls, 5s, 1938,	158,000.00	158,000.00	191,200.00
Des Moines & Minn., 7s, 1907,	10,000.00	10,000.00	10,300.00
Cedar Rapids & Mo. Riv., 7s, 1916,	50,000.00	50,000.00	64,000.00
Madison Extensions, 7s, 1911,	75,000.00	75,000.00	86,250.00
Menominee Extensions, 7s, 1911,	125,000.00	125,000.00	143,750.00
Mill. Lake Shore & Western:—			
Michigan Division, 6s, 1924,	10,000.00	10,000.00	12,900.00
Ashland Division, 6s, 1925,	5,000.00	5,000.00	6,500.00
Northwest Union, 7s, 1917,	125,000.00	125,000.00	162,500.00
Northern Illinois, 5s, 1910,	50,000.00	50,000.00	52,500.00
Out., Cedar Falls & St. P., 5s, 1909,	125,000.00	125,000.00	131,250.00
Tomah Division, 6s, 1905,	95,000.00	95,000.00	95,000.00
Totals,	\$ 5,203,900.00	5,183,025.00	5,755,900.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
85 shrs. City, New Haven, \$	8,500.00	8,500.00	12,410.00
85 " Mechanics, "	5,100.00	5,100.00	5,270.00
350 " Merchants Nat., "	17,500.00	17,500.00	22,400.00
100 " National New Haven, "	10,000.00	10,000.00	19,800.00
200 " Nat'l Tradesmen's, "	20,000.00	20,000.00	36,000.00
1000 " New Haven Co. Nat., "	10,000.00	10,000.00	15,000.00
185 " Yale National, "	18,500.00	18,500.00	14,000.00
150 " Second " "	15,000.00	15,000.00	29,700.00
Totals, \$	104,600.00	104,600.00	155,180.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	31,026; total amount, \$6,491,353.88
2	Number of depositors having \$1,000 and not over \$2,000,	3,171; total amount, 4,120,588.40
3	Number of depositors having over \$2,000, and not over \$10,000,	952; total amount, 2,769,630.96
4	Number of depositors having over \$10,000,	2; total amount, 25,702.68
5	Total number of depositors,	35,151; total deposits, \$13,407,275.92
6	Largest amount due a single depositor,	13,126.17
7	Number of accounts opened during the past year, 5,436; number closed, 4,514; increase, 922.	
8	Amount deposited, including interest credited, during the past year,	3,690,904.06
9	Amount withdrawn during the past year,	3,094,517.60
10	Amount of increase,	596,386.46
11	Total of interest and profit and loss and rent accounts per last report,	\$266,505.00
12	Amount of income received during the year,	628,417.08— 894,922.08
13	Total expenses, including salaries, during the year,	32,350.69
14	State tax during the year,	29,860.30
15	Town and City taxes and assessments paid,	1,391.35
16	Net amount of premiums charged off,	80,362.92
17	All other amounts charged off,	158.04
18	Dividends, 1¼ per cent. paid Jan., 1905; amount, 1¼ per cent. paid July, 1905; amount,	218,361.35 212,498.57
19	Net amount carried to surplus,	50,000.00
20	Total of interest and profit and loss and rent accounts per this report,	263,938.86— 894,922.08
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	1,500.00
23	Loans on real estate — are they all first mortgages?	Yes

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$125,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	150,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in May.	
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in May.	

OFFICERS.—President, Samuel E. Merwin; Vice-Presidents, George J. Brush, Ezekiel G. Stoddard, George W. Curtis, William R. Tyler; Treasurer, Robert A. Brown; Assistant Treasurer, James S. Hemingway; Trustees, Walter B. Law, Oliver S. White, Lewis H. English, Samuel Hemingway, Joseph Porter, Winston J. Trowbridge, John B. Fitch, David Daggett, James S. Hemingway, George T. Bradley.

NEW MILFORD SAVINGS BANK.

H. LeROY RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$730,347.00	Whole amount of deposits, . . .	\$1,675,993.63
Loans on collateral security, . . .	27,420.00	Surplus account, . . .	105,000.00
Loans on personal security only, . . .	55,707.92	Interest account, less current expenses and taxes paid, . . .	47,924.66
Town, city, and borough notes and orders, . . .	58,500.00	Sundry account, . . .	101.72
Town, city, school district, and corporation bonds, . . .	454,260.00		
Railroad bonds, . . .	249,767.50		
Bank stocks in Connecticut, . . .	78,327.17		
Real estate by foreclosure, . . .	13,556.67		
Banking house, . . .	30,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	22.50		
Premium account, . . .	43,214.59		
Cash in banks, . . .	79,032.84		
Cash in vault, . . .	8,863.82		
Total assets, . . .	\$1,829,020.01	Total liabilities, . . .	\$1,829,020.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
New Milford Conn., 4%, . . . \$	58,500.00	58,500.00	58,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Paterson, N. J., 5s, 1907, \$	5,000.00	5,000.00	5,125.00
Paterson, N. J., 4s, 1914, . . .	5,000.00	5,000.00	5,150.00
Paterson, N. J., 4s, 1939, . . .	15,000.00	15,000.00	15,700.00
Sioux City, Iowa, 4½s, 1920, . . .	10,000.00	10,000.00	10,800.00
Omaha, Neb., 4s, 1920, . . .	18,000.00	18,000.00	18,900.00
Kansas City, Mo., 4½s, 1915, . . .	20,000.00	20,000.00	21,500.00
New York, N. Y., 3½s, 1928, . . .	10,000.00	10,000.00	10,300.00
Woonsocket, R. I., 4s, 1907, . . .	12,000.00	12,000.00	12,000.00
Pueblo, Col. (Opt. 1906-7), 4½s, 1914, . . .	8,000.00	8,000.00	8,100.00
Pueblo, Col., 4½s, 1914, . . .	8,000.00	8,000.00	8,480.00
Killingly, Conn., 3½s, 1920, . . .	25,000.00	25,000.00	25,000.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
New Canaan, Conn., 3½s, 1929, \$	16,000.00	16,000.00	16,000.00
Danbury, Conn., 4s, 1907-10.	4,000.00	4,000.00	4,000.00
Fairfield, Conn., 3½s, 1916,	5,000.00	5,000.00	5,000.00
Muskegon, Mich., 4s, 1921,	10,000.00	10,000.00	10,500.00
Muskegon, Mich., 5s, 1906,	3,000.00	3,000.00	3,025.00
Muskegon, Mich., 5s, 1907,	2,000.00	2,000.00	2,035.00
Muskegon, Mich., 4s, 1934,	20,000.00	20,000.00	21,200.00
Waterbury, Conn., 4s, 1914,	1,000.00	1,000.00	1,000.00
Meriden, Conn., 4s, 1910.	1,000.00	1,000.00	1,000.00
Kansas City, Kan., 6s, 1907,	2,500.00	2,500.00	2,600.00
Kansas City, Kan., 6s, 1908.	2,500.00	2,500.00	2,675.00
Kansas City, Kan., 6s, 1909,	4,000.00	4,000.00	4,360.00
Kansas City, Kan., 5s, 1907,	6,000.00	6,000.00	6,150.00
Kansas City, Kan., 5s, 1908,	2,000.00	2,000.00	2,085.00
Kansas City, Kan., 5s, 1909,	1,000.00	1,000.00	1,050.00
Kansas City, Kan., 5s, 1910.	1,000.00	1,000.00	1,070.00
Kansas City, Kan., 5s, 1911.	1,000.00	1,000.00	1,080.00
N. E. Sch. Dist., Hfd., Ct., 3½s, 1931,	12,000.00	11,960.00	12,000.00
Kansas City, Kan., 5s, 1928,	500.00	500.00	550.00
Cincinnati, Ohio, 7s, 1908,	25,000.00	25,000.00	27,750.00
Columbus, O. (Opt. 1914), 4s, 1934,	10,000.00	10,000.00	10,265.00
Columbus, O., 5s, 1907,	5,000.00	5,000.00	5,125.00
Toledo, O. (2000 op. 1901), 5s, 1911,	12,000.00	12,000.00	12,800.00
Toledo, O., 3½s, 1920,	35,000.00	35,000.00	35,000.00
Toledo, O., 4s, 1917,	3,000.00	3,000.00	3,100.00
Canton, O., 4½s, 1912,	10,000.00	10,000.00	10,600.00
Canton, O., 4½s, 1913,	25,000.00	25,000.00	26,750.00
Colorado Springs, Col., 4s, 1924,	10,000.00	10,000.00	10,225.00
S. Omaha, Neb. (op. 1909). 5s, 1924,	2,300.00	2,300.00	2,370.00
Port Huron, Mich., 4s, 1922,	5,000.00	5,000.00	5,100.00
Cleveland, O., 4s, 1915,	15,000.00	15,000.00	15,375.00
Orange, Conn., 4s, 1925,	25,000.00	25,000.00	26,200.00
Orange, Conn., 4s, 1916,	1,500.00	1,500.00	1,535.00
Lincoln, Neb., 5s, 1910,	7,000.00	7,000.00	7,350.00
Pawtucket, R. I., 4s, 1944,	10,000.00	10,000.00	10,600.00
Denver, Col., 5s, 1919,	10,000.00	10,000.00	11,325.00
Groton, Conn., 4s, 1924,	5,000.00	5,000.00	5,200.00
Los Angeles, Cal., 5s, 1907,	3,000.00	3,000.00	3,050.00
Hamilton, O., 4½s, 1920,	5,000.00	5,000.00	5,400.00
Totals, \$	454,300.00	454,260.00	473,555.00
RAILROAD BONDS.			
C., B. & Q., Illinois Div., 3½s, 1949, \$	32,000.00	31,280.00	31,040.00
Ill. Cent., Middle Div., 5s, 1921,	5,000.00	5,000.00	5,600.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Tomah Division, 6s, 1905, \$	10,000.00	10,000.00	10,000.00
Princeton & N. W., 3½s, 1926,	10,000.00	9,737.50	9,750.00
N. Y. & Long Branch, 4s, 1941,	10,000.00	10,000.00	10,450.00
Concord & Montreal, 4s, 1920,	23,000.00	23,000.00	24,300.00
Chicago, R. I. & Pacific, 4s, 1988,	15,000.00	15,000.00	15,825.00
St. P., M. & M., Con. Mtg., 4½s, 1933,	15,000.00	15,000.00	17,100.00
Eastern Ry. of Minn., 5s, 1908,	12,000.00	12,000.00	12,540.00
St. Paul, Minn. & Man.:—			
Montana Central, 6s, 1937,	20,000.00	20,000.00	27,200.00
Cons. Mortgage, 6s, 1933,	28,000.00	28,000.00	36,140.00
Eastern Ry. of Minn., 5s, 1948,	5,000.00	5,000.00	5,400.00
Chicago, Mil. & St. Paul:—			
General Mortgage, 4s, 1989,	25,000.00	25,000.00	27,750.00
Dakota & Gt. Southern, 5s, 1916,	8,000.00	8,000.00	8,880.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,500.00
N. Y., N. H. & Hartford, 3½s, 1947,	5,000.00	5,000.00	4,862.50
N. Y., N. H. & Hartford, 3½s, 1954,	5,000.00	4,862.50	4,862.50
Michigan Central, 3½s, 1952,	5,000.00	4,887.50	4,887.50
Burl., Cedar Rap. & No., 5s, 1934,	10,000.00	10,000.00	11,950.00
Totals, \$	251,000.00	249,767.50	279,037.50
BANK STOCKS.			
106 shrs. First Nat., New Milford, Ct., \$	10,600.00	13,170.00	16,000.00
32 " Conn. Nat., Bridgeport, "	3,200.00	4,905.00	5,120.00
94 " Pequonnock Nat., B'port, "	9,400.00	10,466.00	14,100.00
80 " Bridgeport Nat., B'port, "	4,000.00	5,678.00	7,200.00
60 " City Nat., Bridgeport, "	6,000.00	6,970.00	9,500.00
8 " Nat. Iron, Falls Village, "	800.00	800.00	800.00
10 " First Nat., Middletown, "	1,000.00	1,140.00	1,000.00
17 " Middlesex Co. Nat., M'town, Ct.	1,700.00	1,937.00	1,445.00
17 " Middletown Nat., M'town, "	1,275.00	1,895.50	1,377.00
16 " First Nat., Meriden, "	1,600.00	2,262.67	3,200.00
19 " First Nat., Hartford, "	1,900.00	2,057.00	2,700.00
50 " Hartford Nat., Hartford, "	5,000.00	7,000.00	7,000.00
55 " Union, New London, "	5,500.00	5,500.00	5,940.00
30 " Nat. Bk. Com., New London, "	3,000.00	4,140.00	4,300.00
8 " City Nat., South Norwalk, "	800.00	856.00	1,600.00
35 " Danbury Nat., Danbury, "	3,500.00	3,770.00	3,640.00
68 " Waterbury Nat., Waterbury, "	3,400.00	5,780.00	5,650.00
Totals, \$	62,675.00	78,327.17	90,572.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,090; total amount,	\$974,688.78
2	Number of depositors having \$1,000 and not over \$2,000,	425; total amount,	520,506.81
3	Number of depositors having over \$2,000, and not over \$10,000,	69; total amount,	180,798.04
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,584; total deposits,	\$1,675,993.83
6	Largest amount due a single depositor,		6,827.38
7	Number of accounts opened during the past year, 630; number closed, 454; increase, 176.		
8	Amount deposited, including interest credited, during the past year,		436,036.92
9	Amount withdrawn during the past year,		323,430.02
10	Amount of increase,		112,606.90
11	Total of interest and profit and loss and rent accounts per last report,	\$44,779.91	
12	Amount of income received during the year,	76,922.72—	121,702.63
13	Total expenses, including salaries, during the year,	6,502.14	
14	State tax during the year,	2,791.74	
15	Town and City taxes and assessments paid,	1,196.48	
16	Net amount of premiums charged off,	3,563.32	
17	All other amounts charged off,	2,278.79	
18*	Dividends, 2 per cent. paid Oct., 1904; amount,	28,225.48	
	2 per cent. paid Apr., 1905; amount,	29,220.02	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	47,924.66—	121,702.63
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		25,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,050.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		4% plus
28	Net income from foreclosed real estate during the past year,		1,023.34
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July 14, 1905.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July 14, 1905.		

OFFICERS.— President, Isaac B. Bristol; Vice-President, Turney Soule; Treasurer, H. LeRoy Randall; Directors, H. LeRoy Randall, Charles M. Beach, J. LeRoy Buck, Seymour S. Green, Albert H. McMahon.

* 3½ per cent. per annum on accounts over \$1,000 and not over \$3,000; 3 per cent. on accounts over \$3,000 and not over \$5,000; 2½ per cent. on accounts over \$5,000.

NEWTOWN SAVINGS BANK.

ARTHUR T. NETTLETON, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$433,617.81	Whole amount of deposits, . . .	\$842,137.43
Loans on collateral security, . . .	36,868.75	Surplus account, . . .	27,000.00
Loans on personal security only, . . .	2,802.00	Interest account, less current expenses and taxes paid, . . .	18,311.59
Town, city, and borough notes and orders, . . .	44,000.00	Profit and loss account, . . .	959.78
United States bonds, . . .	100.00		
Town, city, school district, and corporation bonds, . . .	42,600.00		
Railroad bonds, . . .	242,000.00		
Bank stocks in Connecticut, . . .	48,000.00		
Premium account, . . .	7,000.00		
Cash in banks, . . .	27,970.46		
Cash in vault, . . .	3,449.78		
Total assets, . . .	\$888,408.80	Total liabilities, . . .	\$888,408.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, . . . \$	100.00	100.00	104.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Newtown notes, . . . \$	44,000.00	44,000.00	44,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Bridgeport, 5s, 1908, \$	5,500.00	5,500.00	5,725.00
" Cincinnati, 6s, 1909,	1,000.00	1,000.00	1,075.00
" Los Angeles, 4½s, 1906,	2,600.00	2,600.00	2,625.00
" Los Angeles, 5s, 1908,	1,000.00	1,000.00	1,025.00
" Pueblo, 5s, 1912,	6,000.00	6,000.00	6,250.00
" Sioux City, 4½s, 1908,	5,000.00	5,000.00	5,000.00
" Topeka, 5s, 1906,	2,000.00	2,000.00	2,000.00
" Topeka, 5s, 1913,	15,000.00	15,000.00	15,800.00
" Topeka, 5s, 1915,	3,500.00	3,500.00	3,600.00
Town of South Denver. 6s, 1906,	1,000.00	1,000.00	1,000.00
Totals, \$	42,600.00	42,600.00	44,100.00

NEWTOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
At. Coast Line, 1st Con., 4s, 1952, \$	15,000.00	15,000.00	15,300.00
Balt. & Cumberland Val., 6s, 1931,	10,000.00	10,000.00	12,200.00
Burl., Cedar Rap. & No., 5s, 1906,	10,000.00	10,000.00	10,200.00
Central of New Jersey, 5s, 1987,	15,000.00	15,000.00	20,250.00
Chicago & Eastern Ill., 5s, 1937,	5,000.00	5,000.00	6,050.00
Chicago, R. I. & Pacific, 4s, 1988,	30,000.00	30,000.00	31,650.00
Chicago, Mil. & St. Paul, 4s, 1989,	10,000.00	10,000.00	11,050.00
La Crosse & Dav. Div., 5s, 1919,	8,000.00	8,000.00	9,050.00
Chicago & P. W. Div., 5s, 1921,	5,000.00	5,000.00	5,750.00
Southwestern Div., 6s, 1909,	8,000.00	8,000.00	8,650.00
Dubuque Div., 6s, 1920,	5,000.00	5,000.00	6,300.00
Southern Minn. Div., 6s, 1910,	5,000.00	5,000.00	5,450.00
Chicago & Northwestern:—			
Northern Illinois, 5s, 1910,	4,000.00	4,000.00	4,250.00
Northwestern Union, 7s, 1917,	20,000.00	20,000.00	26,000.00
Det., Grand Rap. & West., 4s, 1946,	7,500.00	7,500.00	7,500.00
Evansville & Terre Haute:—			
Sul. Co. Coal Branch, 5s, 1930,	10,000.00	10,000.00	10,600.00
Iowa Falls & Sioux City, 7s, 1917,	6,000.00	6,000.00	7,650.00
Minneapolis & St. Louis, 7s, 1907,	8,000.00	8,000.00	8,250.00
Iowa Extension, 7s, 1909,	2,000.00	2,000.00	2,200.00
Southwest Pennsylvania, 7s, 1917,	10,000.00	10,000.00	12,600.00
Sunbury, Haz. & Wilkes., 5s, 1928,	17,500.00	17,500.00	18,200.00
St. Paul, M. & M., Cons., 4½s, 1933,	10,000.00	10,000.00	11,300.00
Montana Extension, 4s, 1937,	10,000.00	10,000.00	10,400.00
Dakota Extension, 6s, 1910,	1,000.00	1,000.00	1,100.00
Montana Central, 5s, 1937,	3,000.00	3,000.00	3,550.00
Montana Central, 6s, 1937,	7,000.00	7,000.00	9,500.00
Totals, \$	242,000.00	242,000.00	275,000.00
BANK STOCKS.			
92 shrs. Bridgeport Nat., Bridgeport, \$	4,600.00	4,600.00	8,290.00
69 " City " "	6,900.00	6,900.00	10,695.00
63 " Pequonnock " "	6,300.00	6,300.00	9,450.00
40 " Danbury " Danbury,	4,000.00	4,000.00	4,000.00
57 " City " "	5,700.00	5,700.00	5,700.00
10 " First " New Milford,	1,000.00	1,000.00	1,500.00
64 " First " Norwich,	6,400.00	6,400.00	4,800.00
6 " Uncas " "	600.00	600.00	600.00
17 " Thames " "	1,700.00	1,700.00	2,720.00
3 " Merchants " "	300.00	300.00	345.00
8 " Nat. Bk. Com., New London,	800.00	800.00	1,120.00
2 " New London City Nat., "	200.00	200.00	270.00
160 " Waterbury Nat., Waterbury,	7,500.00	7,500.00	12,000.00
20 " Yale " New Haven,	2,000.00	2,000.00	2,800.00
Totals, \$	48,000.00	48,000.00	64,280.00

NEWTOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,512; total amount,	\$414,294.32
2	Number of depositors having \$1,000, and not over \$2,000,	185; total amount,	227,346.43
3	Number of depositors having over \$2,000, and not over \$10,000,	57; total amount,	200,496.68
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,754; total deposits,	\$842,137.43
6	Largest amount due a single depositor,		8,792.49
7	Number of accounts opened during the past year, 229; number closed, 125; increase, 104.		
8	Amount deposited, including interest credited, during the past year,		209,801.04
9	Amount withdrawn during the past year,		137,294.48
10	Amount of increase,		71,876.56
11	Total of interest and profit and loss and rent accounts per last report,	\$17,728.97	
12	Amount of income received during the year,	40,264.53—	57,993.50
13	Total expenses, including salaries, during the year,	2,899.85	
14	State tax during the year,	1,457.16	
15	Town and City taxes and assessments paid,	278.91	
16	Net amount of premiums charged off,	3,373.00	
17	All other amounts charged off,	273.00	
18*	Dividends, 2 per cent. paid Oct., 1904; amount,	13,987.46	
	2 per cent. paid Apr., 1905; amount,	14,452.75	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	19,271.37—	57,993.50
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		595.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		21,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		595.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		12,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, October.		

* 3½ per cent. per annum on excess of \$1,000.

OFFICERS.—President, David C. Peck; Treasurer, Arthur T. Nettleton; Directors or Trustees, Daniel G. Beers, David C. Peck, Philo Nichols, John B. Wheeler, Theron E. Platt, Cornelius B. Taylor, Henry G. Curtis, Hobart H. Curtis, Frank Wright, Arthur T. Nettleton, Edward S. Lovell, Robert C. Mitchell, William J. Beecher, Wm. Homer Hubbell, William A. Leonard, Eli B. Beers.

NORFOLK SAVINGS BANK.

MYRON N. CLARK, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$118,707.70	Whole amount of deposits, . . .	\$237,178.63
Loans on collateral security, . . .	8,508.72	Surplus account, . . .	11,000.00
Loans on personal security only, . . .	9,903.00	Interest account, less current expenses and taxes paid, . . .	3,229.48
Town, city, and borough notes and orders, . . .	500.00	Profit and loss account, . . .	1,031.39
School district notes and orders, . . .	3,700.00	Rent account, . . .	30.00
Town, city, school district, and corporation bonds, . . .	10,000.00		
Railroad bonds, . . .	55,382.50		
Bank stocks in Connecticut, . . .	21,050.00		
Bank stocks in other states, . . .	3,800.00		
Real estate by foreclosure, . . .	100.00		
Banking house, . . .	6,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	42.00		
Cash in banks, . . .	13,262.65		
Cash in vault, . . .	1,512.93		
Total assets, . . .	\$252,469.50	Total liabilities, . . .	\$252,469.50

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norfolk, \$	500.00	500.00	500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Norfolk, . . . \$	3,700.00	3,700.00	3,700.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Pueblo, Col., 5s, 1912, \$	5,000.00	5,000.00	5,162.50
Kansas City, Kan., 4s, 1918, . . .	5,000.00	5,000.00	5,025.00
Totals, \$	10,000.00	10,000.00	10,187.50

NORFOLK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,075.00
Chicago, R. I. & Pacific, 4s, 1988,	5,000.00	5,000.00	5,300.00
Consolidated Ry. Co., 3-3½-4s, 1930,	6,000.00	5,382.50	5,382.50
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,500.00
Minn. & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,000.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,600.00
Skaneateles, 5s, 1910,	5,000.00	5,000.00	5,225.00
Totals, \$	56,000.00	55,382.50	59,082.50
BANK STOCKS.			
30 shrs. City National, Danbury, Ct., \$	3,000.00	3,000.00	3,150.00
10 " Middlesex Co. Nat., Mid'town, Ct.,	1,000.00	1,000.00	780.00
10 " First " " "	1,000.00	1,000.00	1,000.00
20 " Columbia Trust, " "	2,000.00	2,000.00	2,020.00
10 " Meriden National, Meriden, "	1,000.00	1,000.00	1,050.00
27 " First " Norwich, "	2,700.00	2,700.00	2,700.00
20 " Uncas " " "	2,000.00	2,000.00	2,000.00
4 " First " Hartford, "	400.00	400.00	560.00
10 " Hartford " " "	1,000.00	1,000.00	1,400.00
8 " City, " " "	800.00	800.00	736.00
23 " American National, " "	1,150.00	1,150.00	1,633.00
1 " National Iron, Falls Village, "	100.00	100.00	100.00
8 " Thomaston Nat., Thomaston, "	800.00	800.00	840.00
10 " First " Winsted, "	1,000.00	1,000.00	1,050.00
25 " First " Wallingford, "	2,500.00	2,500.00	3,000.00
6 " Southington Nat., South'ton, "	600.00	600.00	600.00
36 " Merchants Exchange Nat., N. Y.,	1,800.00	1,800.00	3,150.00
20 " Merchants Exchange " " "	1,000.00	1,000.00	1,780.00
5 " Market & Fulton " " "	500.00	500.00	1,350.00
5 " Mercantile " " "	500.00	500.00	1,350.00
Totals, \$	24,850.00	24,850.00	30,249.00

NORFOLK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	685; total amount,	\$107,714.69
2	Number of depositors having \$1,000, and not over \$2,000,	56; total amount,	69,274.80
3	Number of depositors having over \$2,000, and not over \$10,000,	23; total amount,	60,189.14
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	764; total deposits,	\$237,178.63
6	Largest amount due a single depositor,		4,211.10
7	Number of accounts opened during the past year, 62, number closed, 45; increase, 17.		
8	Amount deposited, including interest credited, during the past year,		73,774.82
9	Amount withdrawn during the past year,		54,308.76
10	Amount of increase,		19,466.06
11	Total of interest and profit and loss and rent accounts per last report,	\$3,094.61	
12	Amount of income received during the year,	12,136.07—	15,230.68
13	Total expenses, including salaries, during the year,	866.91	
14	State tax during the year,	324.46	
15	Town and City taxes and assessments paid,	38.76	
16	Net amount of premiums charged off,	625.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	4,213.58	
	2 per cent. paid July 1, 1905; amount,	4,371.10	
19	Net amount carried to surplus,	500.00	
20	Total of interest and profit and loss and rent accounts per this report,	4,290.87—	15,230.68
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		4,615.00
23	Loans on real estate— are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		13,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,400.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.—President, R. I. Crissey; Vice-President, Moses F. Grant; Treasurer, Myron N. Clark; Directors or Trustees, G. R. Bigelow, Wallace Canfield, A. B. Garfield, I. L. Hamant, M.D., H. P. Lawrence, William O'Connor, H. A. Stanard, O. H. Stanard, W. A. Spaulding.

THE NORWALK SAVINGS SOCIETY.

FREDERICK A. ELLS, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$404,673.00 Loans on collateral security, 273,786.25 Loans on personal security only, 21,195.00 Town, city, and borough notes and orders, 65,000.00 School district notes and orders, 9,000.00 Town, city, school district, and corporation bonds, . . 780,608.00 Railroad bonds, 1,481,623.75 Bank stocks in Connecticut, 39,889.50 Bank stocks in other states, 32,150.47 Real estate by foreclosure, 94,078.86 Banking house, 20,000.00 Furniture and fixtures, . . 2,000.00 Cash in banks, 96,335.76 Cash in vault, 3,882.21	Whole amount of deposits, \$3,106,081.08 Surplus account, 100,000.00 Interest account, less current expenses and taxes paid, 13,472.48 Profit and loss account, . . 112,665.83 Rent account, 1,003.41
Total assets, . . . \$3,333,222.80	Total liabilities, . . . \$3,333,222.80

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk, \$	65,000.00	65,000.00	65,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School, Norwalk, . . . \$	9,000.00	9,000.00	9,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Cincinnati, 7s, 1908, \$	10,000.00	10,200.00	11,000.00
" Cincinnati, 6s, 1909,	20,000.00	20,300.00	21,800.00
" Chicago, 4s, 1921,	100,000.00	100,000.00	103,500.00
" Omaha, 5s, 1912,	11,000.00	11,200.00	11,800.00
" Omaha, 4½s, 1910,	15,000.00	15,000.00	15,500.00
" Omaha, 4s, 1908,	4,000.00	4,000.00	4,025.00
" Omaha, 4½s, 1924,	3,000.00	3,100.00	3,300.00
" Scranton, 4½s, 1914,	50,000.00	51,700.00	53,700.00
" Wilkes-Barre, 4½s, 1909-24,	24,000.00	24,000.00	25,400.00

THE NORWALK SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.				
City of Norwalk,	4s, 1907, \$	10,000.00	10,000.00	10,100.00
“ Minneapolis,	4s, 1920,	25,000.00	25,000.00	26,350.00
“ Minneapolis,	4s, 1917,	25,000.00	25,000.00	26,250.00
“ St. Paul,	4s, 1919,	20,000.00	20,000.00	21,000.00
“ St. Paul,	4s, 1920,	19,000.00	19,000.00	20,000.00
“ St. Paul,	5s, 1909,	15,000.00	15,200.00	15,750.00
“ Newark,	4s, 1922,	25,000.00	25,000.00	26,850.00
“ Toledo,	4s, 1925,	50,000.00	50,000.00	52,000.00
“ Toledo,	4s, 1908,	5,000.00	5,000.00	5,000.00
“ Portland, Ore.,	5s, 1925,	15,000.00	16,800.00	17,725.00
“ Portland, Ore.,	5s, 1928,	35,000.00	41,500.00	42,100.00
“ Kansas City, Mo.,	4½s, 1915,	20,000.00	20,800.00	21,650.00
“ Los Angeles, Cal.,	4s, 1919-22,	29,500.00	29,500.00	30,300.00
“ Los Angeles, Cal.,	3¾s, 1908,	24,000.00	23,772.00	24,100.00
“ Pawtucket,	4s, 1910,	25,000.00	25,000.00	25,000.00
Town of Woonsocket,	4s, 1907,	21,000.00	21,000.00	21,000.00
18th Sch. D., Stonington,	4s, 1910,	10,000.00	10,000.00	10,000.00
City of Danbury,	3½s, 1941,	25,000.00	25,000.00	24,300.00
Town of Wilton,	4s, 1924,	10,000.00	10,000.00	10,000.00
Bor. of Wallingford,	3½s, 1919,	2,000.00	1,938.00	1,938.00
City of Atlantic City,	4½s, 1924,	45,000.00	48,600.00	49,150.00
“ Colorado Springs,	4s, 1924,	15,000.00	15,000.00	15,300.00
“ So. Omaha,	5s, 1907-14,	7,800.00	8,000.00	8,100.00
“ Cleveland,	4s, 1923,	25,000.00	26,000.00	26,125.00
City and Co. of Denver,	5s, 1919,	25,000.00	28,000.00	28,500.00
City of Lima,	4s, 1909,	5,000.00	5,000.00	5,000.00
Totals,	\$	770,300.00	789,608.00	813,611.00
RAILROAD BONDS.				
Burl., Cedar Rap. & No.,	5s, 1934, \$	25,000.00	29,600.00	30,125.00
Cent. of N. J., Gen. Mtg.,	5s, 1987,	50,000.00	64,800.00	67,000.00
Des Moines & Minn.,	7s, 1907,	10,000.00	10,000.00	10,500.00
Chicago, R. I. & Pacific,	6s, 1917,	50,000.00	54,000.00	61,000.00
Chicago, R. I. & Pacific,	4s, 1988,	50,000.00	50,000.00	52,750.00
Illinois Central:—		30,000.00	30,000.00	28,800.00
Cairo Bridge,	4s, 1950,	25,000.00	25,000.00	25,900.00
Louisville Division,	3½s, 1953,	30,000.00	30,000.00	28,600.00
Middle Division,	5s, 1921,	20,000.00	20,900.00	21,500.00
Chicago, Mil. & St. Paul:—				
Chic. & Pac. West. Div.,	5s, 1921,	25,000.00	28,350.00	28,875.00
La Crosse & Davenport,	5s, 1919,	75,000.00	80,450.00	84,800.00
Mineral Point,	5s, 1910,	25,000.00	25,950.00	26,400.00
Wisconsin & Minn.,	5s, 1921,	50,000.00	56,700.00	57,100.00
General Mortgage,	4s, 1989,	25,000.00	25,000.00	27,600.00

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chicago, Mil. & St. Paul:—				
Wisconsin Valley,	7s, 1909,	\$ 15,000.00	15,300.00	16,425.00
Southwestern,	6s, 1909,	25,000.00	25,500.00	27,000.00
Chicago & Alton, rfg.,	3s, 1949,	50,000.00	53,500.00	55,500.00
Terre Haute & Ind.,	5s, 1925,	25,000.00	27,500.00	29,900.00
Michigan Central,	5s, 1931,			
St. Paul, Minn. & Man.:—		50,000.00	53,500.00	55,750.00
Dakota Extension.	6s, 1910,	100,000.00	112,500.00	113,750.00
Consolidated,	4½s, 1933,	53,000.00	47,980.00	44,500.00
Consolidated,	6s, 1933,	40,000.00	52,400.00	55,600.00
Montana Central.	6s, 1937,	25,000.00	32,800.00	34,000.00
Willmar & Sioux Falls,	5s, 1938,	15,000.00	17,450.00	18,225.00
Eastern of Minn.,	4s, 1928-48,	25,000.00	25,000.00	25,000.00
Cleveland & Pittsburg.	3½s, 1948-50,	50,000.00	50,000.00	49,500.00
N. Y., Lack. & Western,	6s, 1921,	75,000.00	93,400.00	95,575.00
Clearfield & Mahoning,	5s, 1943,	50,000.00	62,500.00	59,000.00
Chic., St. Paul, M. & O.,	6s, 1930,	50,000.00	69,550.00	69,000.00
Chicago & Eastern Ill.,	5s, 1937,	25,000.00	28,550.00	30,250.00
N. Y., N. H. & Hartford,	4s, 1914,	50,000.00	50,000.00	50,750.00
Term'l Assn. of St. Louis,	4s, 1953,	15,000.00	14,718.75	15,175.00
Cleve. & Mahoning Val.,	5s, 1938,	75,000.00	93,800.00	93,200.00
Sault St. Marie & S. W.,	5s, 1915,	20,000.00	21,700.00	21,500.00
Chicago, Ham. & Western,	6s, 1927,	15,000.00	19,100.00	19,200.00
Genesee & Wyoming,	5s, 1929,	7,000.00	7,600.00	7,735.00
Southern Indiana,	4s, 1951,	10,000.00	9,525.00	9,550.00
Totals,		\$ 1,325,000.00	1,481,623.75	1,513,935.00
BANK STOCKS.				
75 shrs. Fairfield Co. Nat.,	Norwalk, \$	7,500.00	7,500.00	7,500.00
120 " National,	"	12,000.00	12,901.50	13,000.00
25 " Central National,	"	2,500.00	2,500.00	2,600.00
31 " City,	So. "	3,100.00	3,100.00	6,200.00
2 " First	Westport,	200.00	200.00	200.00
37 " Danbury	" Danbury,	3,700.00	3,700.00	3,850.00
30 " Stamford	" Stamford,	3,000.00	4,125.00	4,500.00
41 " Conn.	" Bridgeport,	4,100.00	5,863.00	6,400.00
80 " Fourth	" New York.	8,000.00	7,973.25	17,000.00
75 " National Park,	"	7,500.00	13,756.25	36,750.00
66 " Merchants National.	"	3,300.00	4,198.59	5,600.00
22 " Market & Fulton,	"	2,200.00	2,363.00	5,750.00
50 " German American,	"	3,750.00	3,859.38	5,800.00
Totals,	\$	60,850.00	72,039.97	115,150.00

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,971; total amount, \$1,000,232.53	
2	Number of depositors having \$1,000, and not over \$2,000,	620; total amount, 851,669.78	
3	Number of depositors having over \$2,000, and not over \$10,000,	335; total amount, 1,119,425.74	
4	Number of depositors having over \$10,000,	8; total amount, 134,753.63	
5	Total number of depositors,	5,934; total deposits, \$3,106,081.08	
6	Largest amount due a single depositor,	38,638.88	
7	Number of accounts opened during the past year, 611; number closed, 420; increase, 191.		
8	Amount deposited, including interest credited, during the past year,		796,868.49
9	Amount withdrawn during the past year,		567,413.81
10	Amount of increase,		229,454.68
11	Total of interest and profit and loss and rent accounts per last report,	\$124,438.90	
12	Amount of income received during the year,	147,420.30	271,859.20
13	Total expenses, including salaries, during the year,	6,978.63	
14	State tax during the year,	5,691.04	
15	Town and City taxes and assessments paid,	1,360.46	
16	Net amount of premiums charged off,	12,049.91	
17	All other amounts charged off,	4,209.62	
18	Dividends, 2 per cent. paid Jan. 10, 1905; amount, 2 per cent. paid July 10, 1905; amount,	56,254.92 58,172.90	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	127,141.72	271,859.20
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		4,781.68
23	Loans on real estate— are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		150,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		About 1½%
28	Net income from foreclosed real estate during the past year,		1,395.39
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Thursday in July, usually.		

OFFICERS.—President, George M. Holmes; Treasurer, Frederick A. Ells; Directors or Trustees, George M. Holmes, William A. Curtis, Stephen H. Holmes, F. St. John Lockwood, Edward K. Lockwood, Ira Cole, Moses H. Glover, Frederick A. Ells, Floyd T. Ruscoe.

THE NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$2,746,827.54	Whole amount of deposits, \$15,805,291.97
Loans on collateral security, 503,749.99	Surplus account, . . . 475,000.00
Loans on personal security only, . . . 168,580.00	Interest account, less current expenses and taxes paid, . . . 246,498.20
Town, city, and borough notes and orders, . . . 257,110.77	Profit and loss account, . . 32,899.89
School district notes and orders, . . . 24,475.00	Loan in process of adjustment, 9,364.52
Town, city and school district bonds, . . . 3,931,170.00	
Railroad bonds, . . . 7,708,850.00	
Bank stocks in Conn., . . 145,000.00	
Real estate by foreclosure, 18,799.02	
Banking house, . . . 100,000.00	
Premium account, . . . 450,000.00	
Safe Dep. & Stor. Dept., 17,795.57	
Sundry accounts, . . . 3,341.99	
Cash in banks, . . . 459,732.74	
Cash in vault, . . . 33,621.96	
Total assets, . . . \$16,569,054.58	Total liabilities, . . . \$16,569,054.58

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
COUNTY, TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
County of New London, \$	2,000.00	2,000.00	2,000.00
Borough of Stonington,	8,000.00	8,000.00	8,000.00
City of Norwich,	151,410.77	151,410.77	151,410.77
Town of Ledyard,	1,800.00	1,800.00	1,800.00
“ Lisbon,	1,000.00	1,000.00	1,000.00
“ Norwich,	15,000.00	15,000.00	15,000.00
“ Preston,	5,000.00	5,000.00	5,000.00
“ Salem,	9,400.00	9,400.00	9,400.00
“ Sprague,	22,500.00	22,500.00	22,500.00
“ Sterling,	7,000.00	7,000.00	7,000.00
“ Stonington,	24,000.00	24,000.00	24,000.00
“ Voluntown,	10,000.00	10,000.00	10,000.00
Totals, \$	257,110.77	257,110.77	257,110.77

THE NORWICH SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Bridge School District, Norwich, . \$	400.00	400.00	400.00
Greenville " "	6,500.00	6,500.00	6,500.00
Mill " "	500.00	500.00	500.00
West Town " "	2,000.00	2,000.00	2,000.00
Fourth " Montville,	1,000.00	1,000.00	1,000.00
First " Preston,	925.00	925.00	925.00
Ninth " Stonington,	13,150.00	13,150.00	13,150.00
Totals, \$	24,475.00	24,475.00	24,475.00
TOWN, CITY, AND SCHOOL DISTRICT BONDS.			
Town of Chatham, Ct., 3.65s, 1909, \$	37,000.00	37,000.00	37,000.00
" N. Stonington, " 3.50s, 1919,	20,000.00	20,000.00	20,000.00
" Norwich, " 3.50s, 1913,	115,000.00	115,000.00	115,000.00
" Preston, " 3.40s, 1920,	50,000.00	50,000.00	50,000.00
" Vernon, " 3.50s, 1919,	125,000.00	125,000.00	125,000.00
City of Bridgeport, " 4s, 1919,	100,000.00	100,000.00	105,500.00
" Camden, N. J., 4s, 1926,	50,000.00	50,000.00	54,000.00
" Canton, Ohio, 4.50s, 1906,	7,000.00	7,000.00	7,035.00
" Canton, " 4.50s, 1908,	7,000.00	7,000.00	7,105.00
" Canton, " 4.50s, 1910,	7,000.00	7,000.00	7,210.00
" Cedar Rapids, Ia., 4s, 1916,	100,000.00	100,000.00	101,000.00
" Chicago, Ill., 4s, 1921,	100,000.00	100,000.00	103,000.00
" Cincinnati, Ohio, 7.30s, 1906,	10,000.00	10,000.00	10,300.00
" Cincinnati, " 7s, 1906,	10,000.00	10,000.00	10,300.00
" Cincinnati, " 7s, 1908,	40,000.00	40,000.00	43,800.00
" Columbus, " 4.50s, 1905,	40,000.00	40,000.00	40,000.00
" Columbus, " 4.50s, 1906,	40,000.00	40,000.00	40,200.00
" Columbus, " 4.50s, 1907,	40,000.00	40,000.00	40,400.00
" Columbus, " 4.50s, 1908,	40,000.00	40,000.00	40,600.00
" Columbus, " 4s, 1909,	10,000.00	10,000.00	10,050.00
" Columbus, " 5s, 1912,	30,000.00	30,000.00	32,100.00
" Columbus, " 5s, 1907,	40,000.00	40,000.00	40,600.00
" Dayton, " 5s, 1913,	2,000.00	2,000.00	2,160.00
" Dayton, " 5s, 1914,	11,000.00	11,000.00	11,990.00
" Dayton, " 5s, 1915,	29,000.00	29,000.00	31,900.00
" Dayton, " 5s, 1916,	3,000.00	3,000.00	3,300.00
" Des Moines, Iowa, 4s, 1916,	100,000.00	100,000.00	101,000.00
" Duluth, Minn., 5s, 1907,	2,000.00	2,000.00	2,030.00
" Duluth, " 4.50s, 1920,	100,000.00	100,000.00	106,500.00
" Hamilton, Ohio, 5s, 1906,	10,000.00	10,000.00	10,050.00
" Hamilton, " 5s, 1907,	5,000.00	5,000.00	5,075.00
" Hamilton, " 5s, 1909,	10,000.00	10,000.00	10,400.00
" Hamilton, " 5s, 1910,	10,000.00	10,000.00	10,600.00
" Hamilton, " 5s, 1911,	10,000.00	10,000.00	10,600.00
" Hamilton, " 5s, 1916,	10,000.00	10,000.00	10,900.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND SCHOOL DISTRICT BONDS.			
— CONTINUED.			
City of Kalamazoo, Mich., 4s, 1906, \$	10,000.00	10,000.00	10,000.00
" Lexington, Ky., 4.50s, 1933,	5,000.00	5,000.00	5,400.00
" Lexington, " 4.50s, 1934,	75,570.00	75,570.00	88,400.00
" Los Angeles, Cal., 4.50s, 1908,	6,650.00	6,650.00	6,783.00
" Los Angeles, " 4.50s, 1912,	3,650.00	3,650.00	3,832.00
" Los Angeles, " 4.50s, 1915,	5,000.00	5,000.00	5,350.00
" Los Angeles, " 4.50s, 1916,	1,650.00	1,650.00	1,765.00
" Los Angeles, " 4.50s, 1917,	6,650.00	6,650.00	7,105.00
" Los Angeles, " 4s, 1921-37,	100,000.00	100,000.00	102,000.00
" Louisville, Ky., 5s, 1911,	50,000.00	50,000.00	53,500.00
" Louisville, " 4s, 1930,	100,000.00	100,000.00	108,000.00
" Newark, N. J., 4s, 1911,	150,000.00	150,000.00	153,750.00
" New London, Ct., 3.50s, 1911,	35,000.00	35,000.00	35,000.00
" Norwich, " 5s, 1908,	12,000.00	12,000.00	12,360.00
" Norwich, " 4s, 1913,	125,000.00	125,000.00	127,500.00
" Norwich, " 3.50s, 1923,	150,000.00	150,000.00	150,000.00
" Norwich, " 3.50s, 1925,	100,000.00	100,000.00	100,000.00
" Norwich, " 4.25s, 1929,	227,000.00	227,000.00	227,000.00
" Norwich, " 4s, 1930,	164,000.00	164,000.00	164,000.00
" Oakland, Cal., 4s, 1906-37,	112,000.00	112,000.00	113,120.00
" Omaha, Neb., 4.50s, 1906,	100,000.00	100,000.00	100,250.00
" Omaha, " 5s, 1906,	5,000.00	5,000.00	5,025.00
" Omaha, " 5s, 1907,	3,500.00	3,500.00	3,552.00
" Omaha, " 5s, 1907,	15,500.00	15,500.00	15,692.00
" Omaha, " 5s, 1908,	25,000.00	25,000.00	25,625.00
" Omaha, " 5s, 1912,	51,000.00	51,000.00	54,315.00
" Omaha, " 4.50s, 1934,	100,000.00	100,000.00	114,000.00
" Paducah, Ky., 4.25s, 1938,	45,000.00	45,000.00	45,450.00
" Paterson, N. J., 4.50s, 1934,	10,000.00	10,000.00	11,200.00
" Paterson, " 4.50s, 1935,	10,000.00	10,000.00	11,250.00
" Paterson, " 4.50s, 1936,	10,000.00	10,000.00	11,250.00
" Paterson, " 4.50s, 1937,	10,000.00	10,000.00	11,250.00
" Portland, Ore., 5s, 1928,	200,000.00	200,000.00	230,000.00
" San José, Cal., 4.50s, 1906-37,	56,000.00	56,000.00	60,480.00
" Sioux City, Iowa, 4.50s, 1909,	1,000.00	1,000.00	1,015.00
" Sioux City, " 4.50s, 1910,	24,000.00	24,000.00	24,360.00
" Sioux City, " 4.50s, 1911,	25,000.00	25,000.00	25,500.00
" Sioux City, " 4.50s, 1919,	25,000.00	25,000.00	26,250.00
" Sioux City, " 4.50s, 1920,	25,000.00	25,000.00	26,375.00
" So. Omaha, Neb., 4.50s, 1924,	50,000.00	50,000.00	50,875.00
" Toledo, Ohio, 4.25s, 1914,	200,000.00	200,000.00	206,000.00
" Toledo, " 4s, 1942,	25,000.00	25,000.00	26,250.00
" Vergennes, Vt., 4s, 1908,	26,000.00	26,000.00	26,065.00
" Woonsocket, R. I., 4s, 1927,	100,000.00	100,000.00	101,500.00
School District:—			
First, Hartford, Conn., 4s, 1927,	30,000.00	30,000.00	30,450.00
Totals,	\$ 3,931,170.00	3,931,170.00	4,075,440.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
		\$	
Albany & Susquehanna, 6s, 1906,	\$ 10,000.00	10,000.00	10,050.00
Albany & Susquehanna, 7s, 1906,	3,000.00	3,000.00	3,030.00
Buffalo, N. Y. & Erie, 7s, 1916,	100,000.00	100,000.00	127,000.00
Burl., Cedar Rap. & No., 5s, 1934,	800,000.00	800,000.00	964,000.00
Central of New Jersey, 5s, 1987,	25,000.00	25,000.00	33,500.00
Charleston & Savannah, 7s, 1936,	20,000.00	20,000.00	28,600.00
Chicago, Burl. & Quincy:—			
Illinois Division, 3.50s, 1949,	100,000.00	90,000.00	96,000.00
Chicago & Eastern Ill., 5s, 1937,	688,000.00	688,000.00	825,600.00
Chicago, Mil. & St. Paul:—			
Chic. & Mo. Riv. Div., 5s, 1926,	50,000.00	50,000.00	59,000.00
Chic. & Pac. Div., 5s, 1921,	50,000.00	50,000.00	57,500.00
Dubuque Division, 6s, 1920,	100,000.00	100,000.00	128,000.00
La Crosse & Dav. Div., 5s, 1919,	100,000.00	100,000.00	113,250.00
Mineral Point Div., 5s, 1910,	150,000.00	150,000.00	158,250.00
So. Minn. Div., 6s, 1910,	150,000.00	150,000.00	162,750.00
Southwestern Div., 6s, 1909,	200,000.00	200,000.00	215,000.00
Wisconsin Valley Div., 6s, 1920,	50,000.00	50,000.00	63,000.00
Chicago & Northwestern, 7s, 1915,	100,000.00	100,000.00	127,000.00
Madison Extension, 7s, 1911,	100,000.00	100,000.00	116,000.00
Chicago, R. I. & Pacific, 4s, 1988,	200,000.00	200,000.00	211,000.00
Chicago, St. L. & New O., 5s, 1951,	50,000.00	50,000.00	62,000.00
Chicago, St. P., M. & O., 6s, 1930,	300,000.00	300,000.00	411,000.00
Chicago & Tomah, 6s, 1905,	1,000.00	1,000.00	1,000.00
Clearfield & Mahoning, 5s, 1943,	100,000.00	100,000.00	119,000.00
Cleve. & Mahoning Valley, 5s, 1938,	300,000.00	300,000.00	357,000.00
Cleve. & Pitts., Series A, 4.50s, 1942,	182,000.00	182,000.00	214,760.00
Series B, 4.50s, 1942,	18,000.00	18,000.00	21,240.00
Columbus & Hocking Val., 4s, 1948,	14,000.00	14,000.00	14,140.00
Conn. & Passumpsic Riv., 4s, 1943,	100,000.00	100,000.00	107,000.00
Del., Lack. & Western, 7s, 1907,	8,000.00	8,000.00	8,048.00
Des Moines & Minn., 7s, 1907,	25,000.00	25,000.00	26,000.00
East. of Minn., No. Div., 4s, 1948,	100,000.00	100,000.00	101,000.00
Elmira & Williamsport, 6s, 1910,	23,000.00	23,000.00	24,610.00
Hancock & Calumet, 5s, 1931,	20,000.00	20,000.00	20,000.00
Illinois Cent., Spfld. Div., 3.50s, 1951,	200,000.00	200,000.00	194,000.00
Iowa Falls & Sioux City, 7s, 1917,	90,000.00	90,000.00	115,200.00
Jeffersonville, M. & I., 7s, 1906,	24,000.00	24,000.00	24,720.00
Louisville & Nashville, 4s, 1940,	39,000.00	39,000.00	40,950.00
Mich. Cent., Dt. & B. C., 5s, 1931,	50,000.00	50,000.00	60,500.00
Mil., Lake Shore & West., 6s, 1921,	58,000.00	58,000.00	73,440.00
Ashland Division, 6s, 1925,	30,000.00	30,000.00	38,700.00
Michigan Division, 6s, 1924,	46,000.00	46,000.00	58,830.00
Mineral Range, 5s, 1931,	50,000.00	50,000.00	50,000.00
Montana Central, 6s, 1937,	200,000.00	200,000.00	272,000.00
Morris & Essex, 7s, 1914,	120,000.00	120,000.00	150,000.00
Morris & Essex, 7s, 1915,	50,000.00	50,000.00	63,500.00
New London Northern, 5s, 1910,	500,000.00	500,000.00	522,500.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y. Cent. & Hud. Riv., 3.50s, 1897, \$	300,000.00	300,000.00	300,000.00
N. Y., Lack. & Western, 6s, 1921,	200,000.00	200,000.00	254,000.00
Northwestern Union, 7s, 1917,	200,000.00	200,000.00	260,000.00
Oswego & Rome, 7s, 1915,	49,000.00	49,000.00	60,515.00
Pitts., McK. & Yough., 6s, 1932,	200,000.00	200,000.00	274,000.00
St. L., I. M. & S., R. & G., 4s, 1933,	25,000.00	22,500.00	24,125.00
St. Paul, Minn. & Man., 4.50s, 1933,	150,000.00	150,000.00	169,500.00
St. Paul, Minn. & Man., 6s, 1933,	320,000.00	320,000.00	444,800.00
Dakota Extension, 6s, 1910,	50,000.00	50,000.00	55,500.00
Southern Indiana, 4s, 1951,	50,000.00	47,500.00	47,500.00
Staten Island, 4.50s, 1943,	60,000.00	60,000.00	60,000.00
Term'l Assn. of St. Louis, 4s, 1953,	50,000.00	50,000.00	50,000.00
Terre Haute & Ind., 5s, 1925,	200,000.00	200,000.00	224,000.00
Toledo & Ohio Cent. Ex., 350.00	350.00	350.00	350.00
Utica & Black River, 4s, 1922,	100,000.00	100,000.00	105,000.00
Willmar & Sioux Falls, 5s, 1938,	50,000.00	50,000.00	60,500.00
Wisconsin Valley, 7s, 1909,	25,500.00	25,500.00	27,600.00
Totals, \$	7,723,850.00	7,708,850.00	9,065,168.00
BANK STOCKS.			
300 shares First National, Norwich, \$	30,000.00	30,000.00	21,000.00
150 " Merchants Nat., " 15,000.00	15,000.00	15,000.00	17,250.06
1000 " Thames Nat., " 100,000.00	100,000.00	100,000.00	160,000.00
Total, \$	145,000.00	145,000.00	198,250.00

THE NORWICH SAVINGS SOCIETY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	13,821; total amount, \$3,826,339.97	
2	Number of depositors having \$1,000, and not over \$2,000,	2,287; total amount, 3,145,654.00	
3	Number of depositors having over \$2,000, and not over \$10,000,	1,780; total amount, 6,863,256.00	
4	Number of depositors having over \$10,000,	129; total amount, 1,970,042.00	
5	Total number of depositors,	18,017; total deposits, \$15,805,291.97	
6	Largest amount due a single depositor,		52,736.35
7	Number of accounts opened during the past year, 2,835; number closed, 2,319; increase, 516.		
8	Amount deposited, including interest credited, during the past year,		3,560,522.60
9	Amount withdrawn during the past year,		3,023,096.68
10	Amount of increase,		537,425.92
11	Total of interest and profit and loss and rent accounts per last report,	\$321,377.98	
12	Amount of income received during the year,	750,349.69	\$1,071,727.67
13	Total expenses, including salaries, during the year,	29,813.91	
14	State tax during the year,	35,921.96	
15	Town and City taxes and assessments paid,	1,538.50	
16	Net amount of premiums charged off,	118,192.10	
17	All other amounts charged off,	1,153.28	
18	Dividends, 2 per cent. paid Jan. 15, 1905; amount,	300,224.73	
	2 per cent. paid July 15, 1905; amount,	305,485.10	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	279,398.09	\$1,071,727.67
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		44,187.19
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		300,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		40,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		135,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2¼%
28	Net income from foreclosed real estate during the past year,		622.03
29	Date of annual meeting of Incorporators to elect Trustees or Directors, some time in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, some time in June.		

OFFICERS.—President, Charles Bard; Treasurer, Costello Lippitt; Assistant Treasurer, Charles R. Butts; Directors, Henry Larrabee, Arthur H. Brewer, Lucius Brown, Bela B. Learned, Calvin L. Harwood, Costello Lippitt, William H. Palmer, Jr., Adam Reid, Charles L. Hubbard, Stephen B. Meech, S. Alpheus Gilbert, Ansel A. Beckwith, Charles D. Noyes.

PEOPLE'S SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,689,026.30	Whole amount of deposits, \$4,015,965.66
Loans on collateral security, 141,670.00	Surplus account, . . . 125,000.00
Loans on personal security only, 14,200.00	Interest account, less current expenses and taxes paid, . . . 67,835.15
Town, city, and borough notes and orders, . . . 6,869.95	Profit and loss account, . . . 11,523.01
County notes, . . . 20,000.00	Bal. due borrowers on real estate loans, . . . 40,317.87
Town, city, school district, and corporation bonds, . . . 737,900.00	
Railroad bonds, . . . 1,321,800.00	
Bank stocks in Connecticut, 186,700.00	
Bank stocks in other states, 37,050.00	
Real estate, . . . 25,000.00	
Premium account, . . . 15,178.00	
Goodsell account, . . . 144.00	
Cash in banks, . . . 43,154.58	
Cash in vault, . . . 21,948.86	
Total assets, . . . \$4,260,641.69	Total liabilities, . . . \$4,260,641.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Fairfield, Conn., Town, . . . \$	5,869.95	5,869.95	5,869.95
Trumbull, " " " " . . .	1,000.00	1,000.00	1,000.00
Total, \$	6,869.95	6,869.95	6,869.95
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Bethel, Conn., 4s, 1906-08, \$	6,000.00	6,000.00	6,000.00
City of Bridgeport, " 3½s, 1906-17,	65,000.00	65,000.00	65,000.00
" Bridgeport, " 5s, 1908,	45,000.00	45,000.00	45,500.00
" Bridgeport, " 4s, 1919,	75,000.00	75,000.00	76,000.00
Town of Bristol, " 4s, 1908,	10,000.00	10,000.00	10,000.00
S. Sch. D., Hartford, " 3½s, 1942,	20,000.00	20,000.00	20,000.00
Bor. of Norwalk, " 4s, 1908,	15,000.00	15,000.00	15,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.			
City of Norwalk, Conn., 5s, 1910, \$	50,000.00	50,000.00	51,500.00
Bor. of Shelton, " 4s, 1910,	25,000.00	25,000.00	25,100.00
Town of Stratford, " 3½s, 1920,	30,000.00	30,000.00	30,000.00
City of Waterbury, " 3½s, 1906,	10,000.00	10,000.00	10,000.00
" Waterbury, " 3½s, 1907-08,	8,000.00	8,000.00	8,000.00
" Louisville, Ky., 5s, 1911,	10,000.00	10,000.00	10,500.00
" Boston, Mass., 4s, 1917,	34,000.00	34,000.00	35,000.00
" Gloucester, " 4s, 1908,	10,000.00	10,000.00	10,000.00
" Jackson, Mich., 4½s, 1914,	10,000.00	10,000.00	10,500.00
" St. Paul, Minn., 5s, 1915,	10,000.00	10,000.00	10,800.00
St. Louis, Mo., \$4.100, 4s, 1911,	20,000.00	20,000.00	20,400.00
City of Omaha, Neb., 5s, 1912,	5,000.00	5,000.00	5,300.00
" Camden, N. J., 4½s, 1922,	40,000.00	40,000.00	42,800.00
" Newark, " 6s, 1908,	5,000.00	5,000.00	5,200.00
" Paterson, " 5s, 1907,	4,000.00	4,000.00	4,000.00
" Paterson, " 4s, 1910,	10,000.00	10,000.00	10,100.00
" Paterson, " 4s, 1922,	5,000.00	5,000.00	5,100.00
" Paterson, " 4s, 1932,	15,000.00	15,000.00	15,300.00
" Trenton, " 4s, 1913,	25,000.00	25,000.00	25,250.00
" Buffalo, N. Y., 3½s, 1921-22,	10,000.00	10,000.00	10,000.00
Town of W. Farms, " 7s, 1906,	2,000.00	2,000.00	2,000.00
City of Akron, Ohio, 5s, 1906,	5,000.00	5,000.00	5,000.00
" Akron, " 5s, 1905,	600.00	600.00	600.00
" Akron, " 5s, 1906,	450.00	450.00	450.00
" Akron, " 5s, 1907,	1,050.00	1,050.00	1,050.00
" Akron, " 5s, 1908,	600.00	600.00	600.00
" Akron, " 5s, 1909,	2,200.00	2,200.00	2,200.00
" Cincinnati, " 7.3s, 1906,	14,000.00	14,000.00	14,200.00
" Cincinnati, " 7s, 1906,	4,000.00	4,000.00	4,000.00
" Cincinnati, " 7s, 1908,	10,000.00	10,000.00	10,500.00
" Cincinnati, " 3½s, 1952,	10,000.00	10,000.00	10,000.00
" Cleveland, " 4s, 1918,	5,000.00	5,000.00	5,100.00
" Columbus, " 4s, 1933,	25,000.00	25,000.00	26,000.00
" Columbus, " 5s, 1910,	6,000.00	6,000.00	6,200.00
" Hamilton, " 4½s, 1920,	18,000.00	18,000.00	19,400.00
" Toledo, " 4s, 1915,	25,000.00	25,000.00	25,750.00
" Youngstown, " 5s, 1906,	6,000.00	6,000.00	6,000.00
" Youngstown, " 5s, 1906-09,	6,000.00	6,000.00	6,000.00
" Portland, Ore., 5s, 1928,	10,000.00	10,000.00	11,400.00
" Milwaukee, Wis., 5s, 1907-15,	15,000.00	15,000.00	16,000.00
Total, \$	737,900.00	737,900.00	751,800.00
RAILROAD BONDS.			
Bald Eagle Valley, 6s, 1910, \$	5,000.00	5,000.00	5,000.00
Buffalo, N. Y. & Erie, 7s, 1916,	30,000.00	30,000.00	37,500.00
Central of New Jersey, 5s, 1987,	60,000.00	60,000.00	60,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.					
Chicago & Eastern Ill., 5s, 1937, \$			33,000.00	33,000.00	38,940.00
Chicago, Mil. & St. Paul:—					
Chic. & Pac., West. Div., 5s, 1921,			30,000.00	30,000.00	33,900.00
Dubuque Division, 6s, 1920,			37,000.00	37,000.00	46,250.00
General, 4s, 1989,			60,000.00	60,000.00	64,800.00
Hastings & Dak. Div., 7s, 1910,			15,000.00	15,000.00	17,100.00
Terminal, 5s, 1914,			29,000.00	29,000.00	31,520.00
Wis. & Minn. Div., 5s, 1921,			31,000.00	31,000.00	35,030.00
Chicago & Northwestern:—					
Cedar Rapids & Mo., 7s, 1916,			15,000.00	15,000.00	19,050.00
Chic., St. P., M. & O., 6s, 1930,			50,000.00	50,000.00	65,000.00
Main Line, 7s, 1915,			20,000.00	20,000.00	25,400.00
Mil., Lake Shore & W., 6s, 1921,			20,000.00	20,000.00	24,800.00
Roch. & Nor. Minn., 7s, 1908,			3,000.00	3,000.00	3,240.00
St. Paul & Sioux City, 6s, 1919,			30,000.00	30,000.00	36,600.00
Tomah Division, 6s, 1905,			50,000.00	50,000.00	50,000.00
Chicago & Rock Island, 6s, 1917,			50,000.00	50,000.00	62,000.00
Burl., Ced. Rap. & No., 5s, 1934,			20,000.00	20,000.00	23,400.00
General Mortgage, 4s, 1988,			100,000.00	100,000.00	105,000.00
Clearfield & Mahoning, 5s, 1943,			1,000.00	1,000.00	1,200.00
Cleve. & Mahoning Val., 5s, 1938,			7,000.00	7,000.00	8,400.00
Concord & Montreal, 3½s, 1920,			10,000.00	10,000.00	10,000.00
Delaware & Hudson:—					
Albany & Susquehanna, 7s, 1906,			37,000.00	37,000.00	37,000.00
Albany & Susquehanna, 6s, 1906,			13,000.00	13,000.00	13,000.00
Del., Lack. & Western, 7s, 1907,			10,000.00	10,000.00	10,500.00
N. Y., Lack. & Western, 6s, 1921,			30,000.00	30,000.00	37,200.00
Syracuse, Bin. & N. Y., 7s, 1906,			10,000.00	10,000.00	10,000.00
Great Northern:—					
Eastern of Minn., 5s, 1908,			34,000.00	34,000.00	34,680.00
East. of Minn., N. Div., 4s, 1948,			20,000.00	20,000.00	20,800.00
Montana Central, 6s, 1937,			10,000.00	10,000.00	13,400.00
St. P., M. & M., D. Ex., 6s, 1910,			12,000.00	12,000.00	13,200.00
General Mtge. Cons., 4½s, 1933,			25,000.00	25,000.00	27,500.00
Montana Extension, 4s, 1937,			5,000.00	5,000.00	5,000.00
Willmar & Sioux Falls, 5s, 1938,			34,000.00	34,000.00	40,800.00
Ill. Cent., Spfld. Div., 3½s, 1951,			25,000.00	25,000.00	25,000.00
Iowa Falls & Sioux City, 7s, 1917,			10,000.00	10,000.00	12,800.00
Louisville & Nashville:—					
St. Louis Division, 6s, 1921,			16,000.00	16,000.00	19,840.00
Michigan Central:—					
Det. & Bay City Div., 5s, 1931,			60,000.00	60,000.00	72,000.00
Minneapolis & St. Louis, 7s, 1927,			16,000.00	16,000.00	22,400.00
Minneapolis & St. Louis, 5s, 1934,			20,000.00	20,000.00	24,000.00
Minneapolis & St. Louis, 4s, 1949,			25,000.00	25,000.00	25,000.00
Morris & Essex, 7s, 1914,			20,000.00	20,000.00	25,000.00
Morris & Essex, 7s, 1915,			10,000.00	10,000.00	12,000.00
N. Y. Cent. & Hud. Riv., 3½s, 1997,			50,000.00	48,800.00	50,000.00
N. Y., N. H. & Hartford, 3½s, 1947,			10,000.00	10,000.00	10,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
N. Y., N. H. & Hartford, 4s,	1947,	\$		5,000.00	5,000.00	5,300.00
N. E. Cons. Mtg., 5s,	1945,			25,000.00	25,000.00	32,500.00
Pitts., McK. & Yough., 6s,	1932,			30,000.00	30,000.00	30,000.00
Rome, Wat. & Ogdensburg:—						
Oswego & Rome, 7s,	1915,			20,000.00	20,000.00	26,000.00
Southwest Penn., 7s,	1917,			15,000.00	15,000.00	19,500.00
United of New Jersey, 4s,	1944,			20,000.00	20,000.00	22,400.00
Total,				\$ 1,323,000.00	1,321,800.00	1,529,950.00
BANK STOCKS.						
66 shrs. Ansonia Nat. (\$50),	Ansonia,	\$		3,300.00	3,300.00	4,950.00
224 " Bridgeport Nat. (\$50)	B'port,			11,200.00	11,200.00	20,160.00
119 " City Nat.,	"			11,900.00	11,900.00	19,040.00
109 " Connecticut Nat.,	"			10,900.00	10,900.00	16,875.00
310 " First	"			31,000.00	31,000.00	58,900.00
72 " Pequonnock	"			7,200.00	7,200.00	10,800.00
15 " Bristol	Bristol,			1,500.00	1,500.00	2,700.00
30 " City	Danbury,			3,000.00	3,000.00	3,000.00
42 " Birmingham	Derby,			4,200.00	4,200.00	6,300.00
50 " Ætna	Hartford,			5,000.00	5,000.00	10,000.00
100 " American Nat. (\$50),	"			5,000.00	5,000.00	7,000.00
50 " City,	"			5,000.00	5,000.00	5,000.00
25 " Conn. T. & S. D. Co.,	"			2,500.00	2,500.00	6,250.00
35 " Farmers & Mec., Nat.,	"			3,500.00	3,500.00	4,200.00
50 " First	"			5,000.00	5,000.00	7,000.00
50 " Hartford	"			5,000.00	5,000.00	7,000.00
40 " Hartford Trust Co.,	"			4,000.00	4,000.00	7,000.00
100 " Nat. Exchange (\$50),	"			5,000.00	5,000.00	6,000.00
21 " Phoenix Nat.,	"			2,100.00	2,100.00	2,520.00
5 " State,	"			500.00	500.00	650.00
5 " United States,	"			500.00	500.00	2,000.00
27 " Home Nat.,	Meriden,			2,700.00	2,700.00	3,240.00
13 " Meriden Nat.,	"			1,300.00	1,300.00	1,400.00
10 " Mechanics Nat.,	N. Britain,			1,000.00	1,000.00	1,900.00
15 " New Britain Nat.,	"			1,500.00	1,500.00	2,400.00
40 " Merchants Nat. (\$50),	N. Haven.			2,000.00	2,000.00	2,400.00
20 " Nat. Tradesmen's,	"			2,000.00	2,000.00	3,000.00
500 " New Haven Co. Nat. (\$10),	"			5,000.00	5,000.00	8,000.00
50 " Second Nat.,	"			5,000.00	5,000.00	9,250.00
20 " Yale	"			2,000.00	2,000.00	2,500.00
50 " Nat. Bk. of Com.,	New London,			5,000.00	5,000.00	7,250.00
22 " Fairfield Co. Nat.,	Norwalk,			2,200.00	2,200.00	2,300.00
2 " Nat. Bk. of Norwalk,	"			200.00	200.00	220.00
75 " Thames Nat.,	Norwich,			7,500.00	7,500.00	12,000.00
40 " City,	So. Norwalk.			4,000.00	4,000.00	7,600.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.			FAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.					
10 shrs.	Stamford, Nat.,	Stamford, \$	1,000.00	1,000.00	1,500.00
45 "	Citizens "	Waterbury.	1,500.00	1,500.00	2,100.00
15 "	Fourth "	"	4,500.00	4,500.00	6,300.00
30 "	Manufacturers Nat.,	"	3,000.00	3,000.00	3,600.00
160 "	Waterbury Nat., (\$50),	"	8,000.00	8,000.00	12,800.00
30 "	American Ex. Nat.,	New York,	3,000.00	3,000.00	8,400.00
20 "	Chatham Nat. (\$25),	"	500.00	500.00	1,600.00
8 "	Citizens Cent. Nat.,	"	800.00	800.00	1,200.00
38 "	Commerce "	"	3,800.00	3,800.00	7,600.00
14 "	Corn Exchange,	"	1,400.00	1,400.00	5,180.00
30 "	Fourth Nat.,	"	3,000.00	3,000.00	6,000.00
46 "	Hanover "	"	4,600.00	4,600.00	22,770.00
30 "	Imp. & Traders "	"	3,000.00	3,000.00	17,400.00
25 "	Market & Fulton "	"	2,500.00	2,500.00	6,500.00
65 "	Mechanics "	"	6,500.00	6,500.00	18,200.00
30 "	Mercantile "	"	3,000.00	3,000.00	7,800.00
67 "	Merchants Nat. (\$50),	"	3,350.00	3,350.00	5,695.00
1 "	North America Nat.,	"	100.00	100.00	230.00
15 "	Park "	"	1,500.00	1,500.00	7,350.00
Total, \$			223,750.00	223,750.00	413,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,018; total amount, \$1,558,570.19
2	Number of depositors having \$1,000, and not over \$2,000,	1,097; total amount, 1,496,979.12
3	Number of depositors having over \$2,000, and not over \$10,000,	395; total amount, 960,416.35
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	8,510; total deposits, \$4,015,965.66
6	Largest amount due a single depositor,	7,979.51
7	Number of accounts opened during the past year, 1,445; number closed, 1,096; increase, 349.	
8	Amount deposited, including interest credited, during the past year,	969,622.18
9	Amount withdrawn during the past year,	864,289.13
10	Amount of increase,	105,333.05
11	Total of interest and profit and loss and rent accounts per last report,	\$62,506.99
12	Amount of income received during the year,	205,482.77—\$267,989.76

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the year,	\$13,068.68	
14	State tax during the year,	7,439.42	
15	Town and City taxes and assessments paid,	1,060.51	
16	Net amount of premiums charged off,	17,100.05	
17	All other amounts charged off,	5,134.00	
18	Dividends, 1% per cent. paid Jan. 1, 1905; amount,	66,519.77	
	1% per cent. paid July 1, 1905; amount,	67,309.17	
19	Net amount carried to surplus,	11,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	79,358.16	\$287,989.76
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yea.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	45,200.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	11,200.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	30,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.— President, ———; First Vice-President, Samuel W. Baldwin; Second Vice-Presidents, Henry Atwater, Enoch P. Hincks; Treasurer, Edward W. Marsh; Directors or Trustees, Edward R. Ives, Morris B. Beardsley, John A. Rusling, David F. Read, Daniel E. Marsh, George Comstock, Lucius H. Mills, Lewis B. Curtis, Waldo C. Bryant, Charles S. Canfield.

PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. STEVENS HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$335,010.00	Whole amount of deposits, . . .	\$626,685.76
Loans on personal security only, . . .	6,275.00	Surplus account, . . .	15,000.00
School district notes and orders, . . .	336.45	Interest account, less current expenses and taxes paid, . . .	22,306.47
Town, city, school district, and corporation bonds, . .	41,500.00		
Railroad bonds, . . .	176,600.00		
Bank stocks in Connecticut, .	87,600.00		
Banking house, fixtures, . .	1,000.00		
Cash in banks, . . .	15,343.12		
Cash in vault, . . .	327.66		
Total assets, . . .	\$663,992.23	Total liabilities, . . .	\$663,992.23

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Norwich,	5s,	1908,	\$	1,000.00	1,000.00	1,000.00
Dubuque,	5s,	1907,		4,500.00	4,500.00	4,600.00
Topeka,	5s,	1913,		5,000.00	5,000.00	5,400.00
Tacoma,	5s,	1913,		5,000.00	5,000.00	5,400.00
Pueblo,	5s,	1912,		6,000.00	6,000.00	6,450.00
Colorado Springs,	4s,	1914,		10,000.00	10,000.00	10,250.00
Lincoln,	4s,	1909,		10,000.00	10,000.00	10,200.00
Total,			\$	41,500.00	41,500.00	43,300.00
RAILROAD BONDS.						
Chicago, Mil. & St. Paul,	5s,	1926,	\$	5,000.00	5,000.00	6,000.00
Chicago & Alton,	6s,	1912,		4,000.00	4,000.00	4,800.00
Evansville & Terre Haute,	5s,	1930,		10,000.00	10,000.00	11,100.00
Staten Island,	4½s,	1943,		10,000.00	10,000.00	10,200.00
Cleveland, C., C. & St. L.,	4s,	1990,		5,000.00	5,000.00	5,200.00
Hereford,	4s,	1930,		8,000.00	8,000.00	8,400.00
C., B. & Q., Neb. Division,	4s,	1927,		10,000.00	10,000.00	10,600.00
Denver,	4s,	1922,		7,000.00	7,000.00	7,000.00
Iowa,	4s,	1919,		9,000.00	9,000.00	9,000.00
Ill. Cent., Louisville Div.,	3½s,	1953,		10,000.00	9,900.00	9,900.00
Genesee & Wyoming,	5s,	1929,		11,000.00	11,000.00	12,100.00

PEOPLE'S SAVINGS BANK, ROCKVILLE—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. L., I. M. & So., R. & G., 4s, 1933, \$	20,000.00	19,000.00	19,000.00
Burl., Cedar Rap. & No., 5s, 1906,	10,000.00	10,000.00	10,500.00
St. Louis Terminal, 4s, 1953,	15,000.00	14,900.00	15,000.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	9,000.00	9,800.00
Buffalo & Susquehanna, 4s, 1951,	15,000.00	15,000.00	15,000.00
Consolidated, 4s, 1954,	10,000.00	9,700.00	9,700.00
Southern Indiana, 4s, 1951,	10,000.00	9,500.00	9,500.00
Total, \$	179,000.00	176,600.00	182,800.00
BANK STOCKS.			
300 shrs. First National, Rockville, \$	30,000.00	36,900.00	36,000.00
280 " Rockville Nat., "	28,000.00	31,700.00	33,600.00
35 " First " Stafford,	3,500.00	3,500.00	5,250.00
40 " First " Hartford,	4,000.00	5,650.00	5,650.00
7 " City, "	700.00	700.00	630.00
10 " Etna Nat., "	1,000.00	1,250.00	1,900.00
20 " Charter Oak Nat., "	2,000.00	2,950.00	2,600.00
19 " Farmers & Mec., Nat., "	1,900.00	2,350.00	2,350.00
6 " Hartford Trust Co., "	600.00	600.00	1,140.00
16 " Connecticut T. Co., "	1,600.00	2,000.00	3,680.00
Totals, \$	73,300.00	87,600.00	92,800.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,357; total amount,	\$319,662.76
2	Number of depositors having \$1,000, and not over \$2,000,	129; total amount,	165,561.00
3	Number of depositors having over \$2,000, and not over \$10,000,	40; total amount,	141,462.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,526; total deposits.	\$626,685.76
6	Largest amount due a single depositor,		6,801.00
7	Number of accounts opened during the past year, 220; number closed, 126; increase, 94.		
8	Amount deposited, including interest credited, during the past year,		170,051.19
9	Amount withdrawn during the past year,		108,285.68

PEOPLE'S SAVINGS BANK, ROCKVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,		\$61,765.51
11	Total of interest and profit and loss and rent accounts per last report,	\$20,793.76	
12	Amount of income received during the year,	29,419.23—	50,212.99
13	Total expenses, including salaries, during the year,	2,662.37	
14	State tax during the year,	1,123.28	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	803.75	
17	All other amounts charged off,	10.84	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	10,333.60	
	2 per cent. paid July 1, 1905; amount,	10,972.68	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	22,306.47—	50,212.99
21	Amount of past-due paper at this time is		575.00
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Wm. H. Prescott; Treasurer, E. Stevens Henry; Directors or Trustees, William H. Prescott, E. S. Henry, E. H. Preston, A. N. Belding, C. E. Harwood, J. E. Fisk, F. A. Randall, S. A. Harrington, A. P. Dickinson, E. White.

* $\frac{3}{4}$ per cent. per annum on excess of \$1,000.

PUTNAM SAVINGS BANK.

JEROME TOURTELLOTTE, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$347,250.00	Whole amount of deposits, \$2,521,863.06	
Loans on collateral security, . . .	28,137.50	Surplus account, . . .	78,000.00
Loans on personal security only, . . .	3,500.00	Interest account, less current expenses and taxes paid, . . .	35,455.31
Town, city, and borough notes and orders, . . .	116,815.00	Profit and loss account, . . .	1,355.51
Town, city, school district, and corporation bonds, . . .	585,000.00		
Railroad bonds, . . .	1,375,000.00		
Bank stocks in Connecticut, . . .	25,000.00		
Real estate by foreclosure, . . .	4,500.00		
Cash in banks, . . .	140,343.74		
Cash in vault, . . .	11,127.64		
Total assets, . . .	\$2,636,673.88	Total liabilities, . . .	\$2,636,673.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodstock, \$	6,000.00	6,000.00	6,000.00
Town of Putnam,	92,565.00	92,565.00	92,565.00
City of Putnam,	18,250.00	18,250.00	18,250.00
Totals, \$	116,815.00	116,815.00	116,815.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Ansonia, Ct., 4s, 1912, \$	25,000.00	25,000.00	25,200.00
" Norwalk, " 3½s, 1918, . . .	25,000.00	25,000.00	25,000.00
City of Norwich, " 3½s, 1925, . . .	15,000.00	15,000.00	15,000.00
" Atlantic City, N. J., 4½s, 1924, . . .	50,000.00	50,000.00	55,000.00
" Columbus, Ohio, 5s, 1910, . . .	40,000.00	40,000.00	43,000.00
" Dayton, " 4s, 1908, . . .	20,000.00	20,000.00	20,200.00
" Toledo, " 4s, 1942, . . .	30,000.00	30,000.00	31,500.00
" Kansas City, Mo., 4s, 1910, . . .	25,000.00	25,000.00	25,250.00
" Kansas City, " 4½s, 1915, . . .	15,000.00	15,000.00	15,850.00
" St. Louis, " 4s, 1908, . . .	20,000.00	20,000.00	20,200.00
" Louisville, Ky., 4s, 1910, . . .	20,000.00	20,000.00	20,300.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Min'apolis, Minn., 4½s, 1922, \$	15,000.00	15,000.00	16,800.00
“ St. Paul, “ 4s, 1920,	20,000.00	20,000.00	20,800.00
“ Muskegon, Mich., 4s, 1920,	20,000.00	20,000.00	20,800.00
“ Muskegon, “ 5s, 1922,	20,000.00	20,000.00	23,500.00
“ Saginaw, “ 4s, 1907,	15,000.00	15,000.00	15,000.00
“ Saginaw, “ 3½s, 1920,	15,000.00	15,000.00	15,000.00
“ Omaha, Neb., 4½s, 1906,	30,000.00	30,000.00	30,000.00
“ Omaha, “ 5s, 1912,	10,000.00	10,000.00	10,750.00
“ Pueblo, Col., 4s, 1914,	30,000.00	30,000.00	30,500.00
“ Pawtucket, R. I., 4s, 1910,	20,000.00	20,000.00	20,450.00
“ Pawtucket, “ 4s, 1937,	30,000.00	30,000.00	32,250.00
“ Portland, Ore., 5s, 1922,	15,000.00	15,000.00	17,250.00
Omaha Water Works Co., 5s, 1946,	60,000.00	60,000.00	60,000.00
Totals, \$	585,000.00	585,000.00	609,600.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	70,000.00	70,000.00	70,000.00
Chicago & Alton, 3s, 1949,	100,000.00	100,000.00	85,000.00
C. B. & Q., Ill. Div., 3½s, 1949,	100,000.00	100,000.00	100,000.00
Chic. Mil. & St. P. System:—			
Gen. Gold, Series A, 4s, 1989,	25,000.00	25,000.00	27,500.00
Chic. & Pac. West. Div., 5s, 1921,	50,000.00	50,000.00	57,500.00
Mineral Point Div., 5s, 1910,	50,000.00	50,000.00	53,250.00
Dubuque Div., 6s, 1920,	10,000.00	10,000.00	12,625.00
Southwestern Div., 6s, 1909,	20,000.00	20,000.00	21,625.00
Wisconsin Valley Div., 7s, 1909,	15,000.00	15,000.00	16,350.00
Chicago & N. W. System:—			
Ott. C. F. & St. P. Div., 5s, 1909,	30,000.00	30,000.00	31,500.00
Madison Ex. Div., 7s, 1911,	20,000.00	20,000.00	23,000.00
Sioux City & Pac. Div., 3½s, 1936,	25,000.00	25,000.00	25,000.00
Chic. R. I. & Pacific, 4s, 1988,	100,000.00	100,000.00	105,500.00
Illinois Central System:—			
Omaha Div., 3s, 1951,	50,000.00	50,000.00	45,000.00
Litchfield Div., 3s, 1951,	10,000.00	10,000.00	9,000.00
Louisville Div., 3½s, 1953,	75,000.00	75,000.00	76,000.00
Western Lines Div., 4s, 1951,	25,000.00	25,000.00	26,500.00
Joliet & Northern Ind., 7s, 1907,	20,000.00	20,000.00	21,500.00
Louisville & Nashville, 4s, 1940,	70,000.00	70,000.00	73,500.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	10,000.00
Minneapolis & St. Louis, 4s, 1949,	75,000.00	75,000.00	75,000.00
Minneapolis & St. Louis, 5s, 1934,	25,000.00	25,000.00	29,000.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Div., 4s, 1933,	50,000.00	50,000.00	50,000.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. Paul, Minn. & Man., 4½s, 1933, \$	50,000.00	50,000.00	56,000.00
Montana Central Div., 5s, 1937,	75,000.00	75,000.00	90,000.00
Montana Ex. Div., 4s, 1937,	100,000.00	100,000.00	104,000.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	26,000.00
Term'l Assn. of St. L., 4s, 1953,	100,000.00	100,000.00	100,000.00
Totals,	\$ 1,375,000.00	1,375,000.00	1,419,350.00
BANK STOCKS.			
100 shrs. Thames Nat., Norwich, Ct., \$	10,000.00	10,000.00	16,000.00
150 " First Nat. of Putnam. "	15,000.00	15,000.00	20,000.00
Totals,	\$ 25,000.00	25,000.00	36,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,698; total amount, \$1,302,133.72
2	Number of depositors having \$1,000, and not over \$2,000,	583; total amount, 742,183.12
3	Number of depositors having over \$2,000, and not over \$10,000,	141; total amount, 448,113.80
4	Number of depositors having over \$10,000,	2; total amount, 29,432.42
5	Total number of depositors,	6,424; total deposits, \$2,521,863.06
6	Largest amount due a single depositor,	14,989.06
7	Number of accounts opened during the past year, 830; number closed, 637; increase, 193.	
8	Amount deposited, including interest credited, during the past year,	538,197.22
9	Amount withdrawn during the past year,	468,867.30
10	Amount of increase,	69,329.92
11	Total of interest and profit and loss and rent accounts per last report,	\$29,215.08
12	Amount of income received during the year,	114,043.56— 143,258.64
13	Total expenses, including salaries, during the year,	5,148.06
14	State tax during the year,	5,826.80
15	Town and City taxes and assessments paid (56 Summer street, Hartford),	96.00
16	Net amount of premiums charged off,	0
17	All other amounts charged off,	2,500.00

PUTNAM SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18*	Dividends, 2 per cent. paid Oct. 1, 1904; amount,	\$ 44,555.39
	2 per cent. paid Apr. 1, 1905; amount,	45,321.57
19	Net amount carried to surplus,	3,000.00
20	Total of interest and profit and loss and rent accounts per this report,	36,810.82—\$143,258.64
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate— are they all first mortgages?	Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	16,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	5,900.00
27	Per cent. per annum on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%
28	Net income from foreclosed real estate during the past year,	229.12
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.	•
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.	

OFFICERS.— President, George W. Holt; Treasurer, Jerome Tourtellotte;
Directors or Trustees, George W. Holt, John A. Carpenter, Jerome Tourtellotte,
Charles P. Grosvenor, Charles M. Fenner, James N. Kingsbury, Benjamin Gros-
venor, John M. Paine, Clarendon M. Green.

* 3 per cent. per annum on excess of \$1,000.

RIDGEFIELD SAVINGS BANK.

GEORGE E. BENEDICT, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$423,025.53	Whole amount of deposits, . . .	\$724,011.90
Loans on personal security only, . . .	66,733.61	Surplus account, . . .	30,500.00
Town, city, school district, and corporation bonds, . . .	28,000.00	Interest account, less current expenses and taxes paid, . . .	1,927.06
Railroad bonds, . . .	166,473.06	Profit and loss account, . . .	1,190.00
Bank stocks in Connecticut, . . .	20,052.00		
Real estate by foreclosure, . . .	1,858.96		
Saves, . . .	850.00		
Cash in banks, . . .	50,050.41		
Cash in vault, . . .	585.39		
Total assets, . . .	\$757,628.96	Total liabilities, . . .	\$757,628.96

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, 6s, 1909, \$	3,000.00	3,000.00	3,200.00
City of Omaha paving bonds, 5s, 1906, . . .	5,000.00	5,000.00	5,050.00
Fort Wayne, Ind., 4½s, 1913, . . .	10,000.00	10,000.00	10,500.00
Town of Ridgefield, 3½s, 1917, . . .	10,000.00	10,000.00	10,000.00
Totals, . . . \$	28,000.00	28,000.00	28,750.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	20,000.00	19,882.78	20,000.00
Chicago, Mil. & St. Paul:—			
Minn. & Wisconsin Div., 5s, 1921, . . .	5,000.00	5,000.00	5,800.00
Chicago, R. I. & Pacific, 4s, 1988, . . .	38,000.00	38,000.00	40,090.00
Louisville & Nashville, 4s, 1940, . . .	20,000.00	20,000.00	21,000.00
Minneapolis & St. Louis, 4s, 1949, . . .	40,000.00	40,000.00	33,800.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Div., 4s, 1933, . . .	45,000.00	43,590.28	43,650.00
Totals, . . . \$	168,000.00	166,473.06	169,340.00

RIDGEFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
20 shrs. First National,	Meriden, \$	2,000.00	2,850.00	4,000.00
50 " City "	Danbury,	5,000.00	5,000.00	7,200.00
72 " Danbury "	"	7,200.00	7,200.00	990.00
11 " Fairfield Co. Nat.,	"	1,100.00	1,100.00	4,000.00
37 " National,	Norwalk,	3,700.00	3,902.00	5,000.00
Totals,	\$	19,000.00	20,052.00	21,190.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,587; total amount,	\$284,363.19
2	Number of depositors having \$1,000, and not over \$2,000,	158; total amount,	201,233.46
3	Number of depositors having over \$2,000, and not over \$10,000,	70; total amount,	238,415.25
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,815; total deposits,	\$724,011.90
6	Largest amount due a single depositor,		8,410.48
7	Number of accounts opened during the past year, 257; number closed, 150; increase, 107.		
8	Amount deposited, including interest credited, during the past year,		229,798.43
9	Amount withdrawn during the past year,		153,885.39
10	Amount of increase,		75,913.04
11	Total of interest and profit and loss and rent accounts per last report,	\$4,891.87	
12	Amount of income received during the year,	32,137.14—	37,029.01
13	Total expenses, including salaries, during the year,	2,327.63	
14	State tax during the year,	1,332.95	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	225.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	12,510.61	
	2 per cent. paid July 1, 1905; amount,	13,015.76	
19	Net amount carried to surplus,	4,500.00	
20	Total of interest and profit and loss and rent accounts per this report,	3,117.06—	37,029.01
21	Amount of past-due paper at this time is		137.75
22	Amount of assets yielding no income the past year,		1,858.96
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00

RIDGEFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$4,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	5,600.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in July.	

OFFICERS.— President, D. Smith Sholes; Treasurer, Geo. E. Benedict; Directors or Trustees, D. Smith Sholes, Wm. H. Beers, Samuel Keeler, J. L. Dauchy. E. J. Couch, C. B. Northrop, John Brophy, Richard W. Osborn, Michael T. McGlynn, Geo. L. Rockwell, Ebenezer A. Hoyt, D. F. Bedient, Geo. E. Benedict.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOS. L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$224,142.77	Whole amount of deposits, . . .	\$880,393.25
Loans on collateral security, . . .	104,056.41	Surplus account, . . .	29,454.46
Loans on personal security only, . . .	3,455.00	Interest account, less current expenses and taxes paid, . . .	19,862.21
Town, city, and borough notes and orders, . . .	5,407.04	Profit and loss account, . . .	
Town, city, school district, and corporation bonds, . . .	310,927.81		
Railroad bonds, . . .	198,289.75		
Bank stocks in Connecticut, . . .	34,007.50		
Real estate by foreclosure, . . .	18,892.00		
Banking house, . . .	7,000.00		
Cash in banks, . . .	17,994.38		
Cash in vault, . . .	5,537.26		
Total assets, . . .	\$929,709.92	Total liabilities, . . .	\$929,709.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Salisbury, \$	5,407.04	5,407.04	5,407.04
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Salisbury, Conn., 4½s, \$	18,500.00	18,500.00	18,500.00
“ Bristol, “ 4s, 1927,	15,000.00	16,275.00	15,900.00
“ Greenwich, “ 4s, 1913,	5,000.00	5,000.00	5,150.00
“ Orange, “ 4s, 1925,	5,000.00	5,000.00	5,250.00
City of Rockville, “ 4s, 1927,	5,000.00	5,250.00	5,300.00
Bor. of Groton, “ 4s, 1925,	5,000.00	5,000.00	5,250.00
City of Los Angeles, Cal., 4½s,	1,650.00	1,730.00	1,700.00
“ San José, “ 4½s,	4,000.00	4,300.00	4,300.00
“ Col. Springs, Col., 4s, 1929,	5,000.00	5,000.00	5,300.00
“ Col. Springs, “ 4s, 1913,	5,000.00	4,975.00	5,100.00
“ Col. Springs, “ 4s, 1924,	5,000.00	5,000.00	5,250.00
“ Pueblo, “ 4½s, 1910,	10,000.00	10,800.00	10,400.00
“ Pueblo, “ 4½s, 1918,	5,000.00	5,000.00	5,450.00
“ Joliet, Ill., 4½s, 1910,	5,000.00	5,000.00	5,200.00
“ Kan. City, Kan., 6s,	10,000.00	10,800.00	10,500.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.							
City of Kan. City,	Kan.,	5s,		\$	8,000.00	9,640.00	9,000.00
"	Wichita,	"	5s, 1910,		10,000.00	11,050.00	10,500.00
"	Boston,	Mass.,	3½s, 1940,		10,000.00	10,900.00	10,200.00
"	Duluth,	Minn.,	4s, 1920,		6,000.00	6,000.00	6,240.00
"	Muskegon,	Mich.,	5s, 1913,		5,000.00	5,400.00	5,450.00
"	Muskegon,	"	4s, 1934,		10,000.00	10,000.00	10,500.00
"	Kalamazoo,	"	4s, 1911,		5,000.00	5,000.00	5,100.00
"	Omaha,	Neb.,	4s, 1919,		5,000.00	5,458.51	5,200.00
"	Omaha,	"	4s, 1921,		5,000.00	5,250.00	5,250.00
"	Omaha,	"	4½s, 1933,		10,000.00	11,000.00	11,500.00
"	Paterson,	N. J.,	4s, 1932,		5,000.00	5,000.00	5,250.00
"	Paterson,	"	4s, 1939,		15,000.00	15,000.00	15,600.00
"	Paterson,	"	4s, 1939,		10,000.00	10,000.00	10,400.00
"	New York,	N. Y.,	3½s, 1933,		5,000.00	5,000.00	5,000.00
"	Canton,	Ohio,	4½s, 1911,		5,000.00	5,000.00	5,200.00
"	Cleveland,	"	4s, 1935,		5,000.00	5,875.00	5,350.00
"	Cleveland,	"	4s, 1914,		10,000.00	10,000.00	10,300.00
"	Cleveland,	"	4s, 1915,		5,000.00	5,000.00	5,100.00
"	Lima,	"	4s, 1922,		5,000.00	5,000.00	5,200.00
"	Toledo,	"	3½s, 1920,		11,000.00	11,478.30	11,200.00
"	Toledo,	"	3½s, 1936,		15,000.00	15,750.00	15,300.00
"	Toledo,	"	4½s, 1912,		5,000.00	5,500.00	5,500.00
"	Toledo,	"	3½s, 1921,		5,000.00	5,000.00	5,000.00
"	Columbus,	"	4s, 1933,		5,000.00	5,000.00	5,350.00
"	Columbus,	"	4s, 1934,		5,000.00	5,000.00	5,350.00
"	Columbus,	"	4s, 1913,		10,000.00	10,000.00	10,200.00
Totals,					\$ 299,150.00	310,927.81	312,790.00
RAILROAD BONDS.							
Ashland Coal & Iron,	4s,	1925,	\$		10,000.00	10,500.00	10,300.00
Baltimore & Harrisburg,	5s,	1930,			10,000.00	12,400.00	12,240.00
Central of New Jersey,	5s,	1987,			5,000.00	6,550.00	6,700.00
Chicago, Burl. & Quincy,	5s,	1919,			10,000.00	11,500.00	11,200.00
Chicago & Eastern Ill.,	5s,	1937,			10,000.00	11,500.00	11,350.00
Chicago, Mil. & St. Paul,	3½s,	1989,			5,000.00	5,000.00	5,000.00
So. Minn. Division,	6s,	1910,			7,000.00	7,700.00	7,700.00
Wisconsin & Minn.,	6s,	1910,			10,000.00	12,100.00	11,000.00
Chicago, R. I. & Pacific,	4s,	1988,			30,000.00	31,700.00	31,800.00
Michigan Central,	5s,	1931,			5,000.00	6,000.00	6,200.00
Minneapolis & St. Louis,	4s,	1949,			5,000.00	5,000.00	4,800.00
N. Y., N. H. & Hartford,	4s,	1947,			10,000.00	11,600.00	11,500.00
N. Y., N. H. & Hartford,	4s,	1914,			10,000.00	10,000.00	10,300.00
N. Y., N. H. & Hartford,	4s,	1955,			15,000.00	15,000.00	15,900.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St Paul, Minn. & Man., 6s, 1909, \$	10,000.00	11,500.00	10,800.00
Montana Extension, 4s, 1937,	10,000.00	10,300.00	10,400.00
Dakota Extension, 6s, 1910,	5,000.00	5,968.75	5,600.00
Sunbury, Haz. & Wilkes., 5s, 1927,	8,200.00	8,971.00	9,000.00
Sault Ste. Marie, 5s, 1915,	5,000.00	5,000.00	5,500.00
Totals, \$	180,200.00	198,289.75	197,290.00
BANK STOCKS.			
34 shrs. National Iron, Falls Village, \$	8,400.00	10,160.00	8,400.00
16 " Phoenix National, Hartford, .	1,600.00	1,960.00	1,920.00
20 " Uncas National, Norwich, .	2,000.00	2,500.00	2,500.00
50 " Pequonnock Nat., Bridgeport,	5,000.00	6,300.00	7,500.00
50 " National Commerce, New London,	5,000.00	6,187.50	7,000.00
55 " Waterbury National, Waterbury,	2,750.00	4,400.00	4,400.00
20 " City National, Danbury, .	2,000.00	2,500.00	2,500.00
Totals, \$	26,750.00	34,007.50	34,220.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,114; total amount,	\$459,873.02
2	Number of depositors having \$1,000, and not over \$2,000,	163; total amount,	209,674.58
3	Number of depositors having over \$2,000, and not over \$10,000,	57; total amount,	200,352.25
4	Number of depositors having over \$10,000,	1; total amount,	10,493.40
5	Total number of depositors,	2,335; total deposits,	\$880,393.25
6	Largest amount due a single depositor,		10,493.40
7	Number of accounts opened during the past year, 412; number closed, 401; increase, 11.		
8	Amount deposited, including interest credited, during the past year,		175,686.67
9	Amount withdrawn during the past year,		154,685.26
10	Amount of increase,		21,001.41
11	Total of interest and profit and loss and rent accounts per last report,	\$21,398.78	
12	Amount of income received during the year,	44,027.58—	65,426.36
13	Total expenses, including salaries, during the year,	2,493.42	
14	State tax during the year,	1,714.72	

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Town and City taxes and assessments paid,	\$161.82	
16	Net amount of premiums charged off,	6,730.38	
17	All other amounts charged off,	3,033.87	
18	Dividends, 1¼ per cent. paid Oct. 1, 1904; amount,	14,329.37	
	1¼ per cent. paid Apr. 1, 1905; amount,	14,935.57	
19	Net amount carried to surplus,	2,165.00	
20	Total of interest and profit and loss and rent accounts per this report,	19,862.21—	\$65,426.36
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		3,800.00
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		60,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		5%
28	Net income from foreclosed real estate during the past year,		931.88
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Geo. B. Burrall; Treasurer, Thos. L. Norton; Directors or Trustees, M. H. Robbins, Dwight Allyn, Geo. S. Hurd, E. Eggleston, Chas. H. Bissell, Howard F. Landon, Wm. Kane, J. S. Perkins.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$786,614.05	Whole amount of deposits, \$2,302,089.81	
Loans on collateral security, . .	117,726.04	Surplus account, . . .	50,000.00
Loans on personal security only,	25,500.00	Interest account, less current expenses and taxes paid,	16,147.02
Town, city, and borough notes and orders,	62,500.00	Profit and loss account, . .	3,545.95
Town, city, school district, and corporation bonds, . .	758,866.50	Rent account,	834.28
Railroad bonds,	277,000.00		
Railroad stocks,	5,000.00		
Bank stocks in Connecticut, . .	19,000.00		
Bank stocks in other states, . .	73,200.00		
Real estate by foreclosure, . .	2,866.70		
Banking house,	38,170.43		
Insurance and taxes advanced on real estate mortgaged,	168.09		
Premium account,	106,222.39		
Cash in banks,	90,768.90		
Cash in vault,	9,013.94		
Total assets,	\$2,372,617.04	Total liabilities,	\$2,372,617.04

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Ansonia, Conn., \$	15,500.00	15,500.00	15,500.00
Town of Seymour, "	34,000.00	34,000.00	34,000.00
" Beacon Falls, Conn.,	13,000.00	13,000.00	13,000.00
Totals, \$	62,500.00	62,500.00	62,500.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . \$	5,000.00	5,000.00	10,450.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
City of Ansonia, Conn., g. 3½s, 1923, \$	75,000.00	75,000.00	75,000.00
“ Ansonia, “ g. 4s, 1915,	18,000.00	18,000.00	18,540.00
“ Derby, “ 4s, 1914,	6,000.00	6,000.00	6,183.00
“ Bridgep'rt, “ 4s, 1919,	12,000.00	12,000.00	12,654.00
“ Bridgep'rt, “ 4s, 1924,	5,000.00	5,000.00	5,337.50
Town of Stratford, “ 4s, 1918,	10,000.00	10,000.00	10,500.00
“ Orange, “ g. 4s, 1916,	11,000.00	11,000.00	11,379.50
“ Orange, “ g. 4s, 1925,	15,000.00	15,000.00	15,832.50
City of Waterbury, “ 4s, 1919,	7,000.00	7,000.00	7,371.00
School District:—			
Center, Waterbury, g. 4s, 1938,	10,000.00	10,000.00	10,769.00
Washington, Hartford, 4s, 1919,	5,000.00	5,000.00	5,207.00
City of New Britain, Ct., 4s, 1925,	4,000.00	4,000.00	4,224.00
“ New Britain, “ 4s, 1927,	10,000.00	10,000.00	10,600.00
Town of Southington, “ 4s, 1917,	2,000.00	2,000.00	2,076.00
“ Lyme, “ 4s, 1918,	10,000.00	10,000.00	10,400.00
“ Essex, “ 3.65s, 1928,	10,000.00	10,000.00	10,250.00
City of Middletown, “ 3.65s, 1915,	2,000.00	2,000.00	2,025.00
“ Meriden, “ 4s, 1908,	2,000.00	2,000.00	2,019.00
“ New Haven, “ 4s, 1916,	5,000.00	5,000.00	5,215.00
“ New Haven, “ 4s, 1917,	5,000.00	5,000.00	5,232.50
“ New Haven, “ 4s, 1928,	1,000.00	1,000.00	1,077.00
Town of New Haven, “ 3½s, 1919,	1,000.00	1,000.00	1,002.50
“ New Haven, “ 3½s, 1922,	1,000.00	1,000.00	1,002.50
“ Windsor L'ks, “ 4s, 1919,	7,000.00	7,000.00	7,294.00
City of Putnam, “ 3½s, 1929,	20,000.00	20,000.00	20,000.00
“ New London, “ 3½s, 1919,	5,000.00	5,000.00	5,000.00
“ Stamford, Ct., g. 4s, 1914,	3,000.00	3,000.00	3,124.50
“ Norwalk, “ g. 4s, 1935,	5,000.00	5,000.00	5,460.00
Town of Greenwich, “ 4s, 1915,	3,000.00	3,000.00	3,000.00
“ Killingly, “ g. 3½s, 1920,	10,000.00	10,000.00	10,000.00
“ Portland, “ 3½s, 1919,	10,000.00	10,000.00	10,025.00
Bor. of Wallingford, Ct., 3½s, 1919,	3,000.00	3,000.00	3,000.00
City of Danbury, “ 4s, 1930,	5,000.00	5,000.00	5,324.00
Town of Hunting'n, Ct., g. 4s, 1917,	2,000.00	2,000.00	2,676.00
County of Windham, “ 3½s, 1906,	20,000.00	20,000.00	20,000.00
City of Providence, R. I., g. 4s, 1928,	3,000.00	3,000.00	3,322.50
“ Jamestown, N. Y., 4s, 1923,	15,000.00	15,000.00	15,774.00
“ Paterson, N. J., 4½s, 1906,	5,000.00	5,000.00	5,035.00
“ Paterson, “ 4s, 1922,	10,000.00	10,000.00	10,505.00
“ Paterson, “ 4s, 1932,	5,000.00	5,000.00	5,343.50
“ Hoboken, “ 4s, 1918,	10,000.00	10,000.00	10,519.00
“ Trenton, “ 4s, 1909,	8,000.00	8,000.00	8,076.00
“ Trenton, “ 4s, 1917,	9,000.00	9,000.00	9,433.00
“ Camden, “ 4½s, 1922,	20,000.00	20,000.00	22,750.00
“ Columbus, Ohio, 5s, 1911,	1,000.00	1,000.00	1,060.00
“ Cincinnati, “ g. 6s, 1906,	3,000.00	3,000.00	3,037.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.						
City of Cincinnati, Ohio,	6s,	1909,	\$	1,000.00	1,000.00	1,013.00
" Toledo,	" 4s,	1925,		5,000.00	5,000.00	5,283.00
" Toledo,	" 4s,	1917,		1,000.00	1,000.00	1,038.00
" Toledo,	" 4½s,	1919,		5,000.00	5,000.00	5,491.50
" Toledo,	" 4s,	1942,		1,000.00	1,000.00	1,081.00
" Toledo,	" 3½s,	1929,		25,000.00	25,000.00	25,000.00
" Canton,	" 5s,	1916,		10,000.00	10,000.00	11,262.00
" Cleveland,	" 4s,	1918,		10,000.00	10,000.00	10,350.00
" Akron,	" 4½s,	1918,		5,000.00	5,000.00	5,464.00
" South Bend, Ind.,	3½s,	1912,		5,000.00	5,000.00	5,000.00
" New Albany,	" 5s,	1915,		20,000.00	20,000.00	22,334.00
" Indianapolis,	" 4s,	1927,		10,000.00	10,000.00	10,750.00
" Chicago, Ill.,	4s,	1908,		1,000.00	1,000.00	1,008.00
" Grand Rap., Mich.,	4½s,	1912,		15,000.00	15,000.00	15,900.00
" Bay City,	" 4s,	1933,		10,000.00	10,000.00	10,500.00
" Muskegon,	" 5s,	1935,		5,000.00	5,000.00	6,161.00
" Muskegon,	" 5s,	1920,		5,000.00	5,000.00	5,743.00
" Saginaw,	" 4s,	1917,		10,000.00	10,000.00	10,279.00
" Lexington, Ky.,	4½s,	1920,		11,000.00	11,000.00	12,006.00
" Duluth, Minn.,	4s,	1920,		15,000.00	15,000.00	15,331.00
" Winona,	" 5s,	1919,		10,000.00	10,000.00	11,487.00
" Minneapolis,	" 4½s,	1914,		2,000.00	2,000.00	2,146.00
" Minneapolis,	" 4½s,	1922,		3,000.00	3,000.00	3,373.00
" Minneapolis,	" 4½s,	1922,		1,000.00	1,000.00	1,063.00
" Minneapolis,	" 4s,	1917,		2,000.00	2,000.00	2,094.00
" St. Louis, Mo.,	3¼s,	1922,		15,000.00	15,000.00	14,535.00
" St. Louis,	" 4s,	1911,		4,866.50	4,866.50	5,000.00
" Kansas City, Mo.,	g. 4½s,	1915,		10,000.00	10,000.00	10,838.00
" Kansas City,	" 4s,	1910,		1,000.00	1,000.00	1,020.00
" Col. Springs, Col.,	4s,	1918,		10,000.00	10,000.00	10,204.00
" Col. Springs,	" 4s,	1918,		15,000.00	15,000.00	15,306.00
" Denver,	" 5s,	1919,		50,000.00	50,000.00	56,625.00
" Omaha, Neb.,	4s,	1918,		5,000.00	5,000.00	5,200.00
" Omaha,	" 5s,	1912,		2,000.00	2,000.00	2,170.00
" Omaha,	" 5s,	1909,		2,000.00	2,000.00	2,091.00
" Omaha,	" 4s,	1933,		10,000.00	10,000.00	10,700.00
" Omaha,	" 4½s,	1934,		10,000.00	10,000.00	11,590.00
" Omaha,	" 4½s,	1906,		3,000.00	3,000.00	3,012.00
" Omaha,	" 4½s,	1906,		15,000.00	15,000.00	15,060.00
" Omaha,	" 4½s,	1907,		4,000.00	4,000.00	4,042.00
" Portland, Ore.,	5s,	1923,		5,000.00	5,000.00	5,920.00
Totals,	.	.	\$	758,866.50	758,866.50	797,529.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New London Northern, 5s, 1910, \$	2,000.00	2,000.00	2,124.00
New London Northern, 4s, 1910,	1,000.00	1,000.00	1,002.00
Old Colony, g. 4s, 1925,	5,000.00	5,000.00	5,300.00
Old Colony, g. 4s, 1924,	2,000.00	2,000.00	2,112.00
N. Y., N. H. & Hartford, 4s, 1947,	13,000.00	13,000.00	13,975.00
Boston & Maine, g. 4½s, 1944,	5,000.00	5,000.00	6,000.00
N. Y. Cent. & Hud. Riv., 3½s, 1997,	17,000.00	17,000.00	17,000.00
N. Y., Lack. & Western, 6s, 1921,	5,000.00	5,000.00	6,450.00
Utica & Black River, g. 4s, 1922,	10,000.00	10,000.00	10,500.00
Central of N. J., g. 6s, 1987,	15,000.00	15,000.00	20,250.00
Michigan Central:—			
Detroit & Bay City Div., 5s, 1931,	10,000.00	10,000.00	11,900.00
Erie & Pittsburg, 3½s, 1940,	25,000.00	25,000.00	25,000.00
Iowa Falls & Sioux City, 7s, 1917,	2,000.00	2,000.00	2,500.00
Minneapolis & St. Louis, 7s, 1927,	6,000.00	6,000.00	3,400.00
Chicago, R. I. & Pacific, g. 4s, 1988,	5,000.00	5,000.00	5,275.00
Chicago, Burl. & Quincy, 3½s, 1949,	30,000.00	30,000.00	28,950.00
Chicago & Alton, g. 3s, 1949,	5,000.00	5,000.00	4,200.00
Chicago & Northwestern:—			
General Mortgage, g. 3½s, 1987,	5,000.00	5,000.00	5,000.00
Menominee Ex., g. 7s, 1911,	5,000.00	5,000.00	6,250.00
Madison Extension, g. 7s, 1911,	5,000.00	5,000.00	6,250.00
Chic. & Northwestern, 7s, 1915,	6,000.00	6,000.00	7,650.00
Chicago, Mil. & St. Paul:—			
Chic. & Pac., W. Div., g. 5s, 1921,	25,000.00	25,000.00	29,000.00
Chic. & Pac. Div., 6s, 1910,	11,000.00	11,000.00	12,100.00
Dubuque Division, 6s, 1920,	12,000.00	12,000.00	15,000.00
Chic., St. L. & New Or., 6s, 1907,	7,000.00	7,000.00	7,600.00
Illinois Central, g. 4s, 1951,	10,000.00	10,000.00	11,000.00
Burl., Cedar Rap. & No., g. 5s, 1934,	10,000.00	10,000.00	12,050.00
Chic., St. P., Minn. & O., 6s, 1930,	18,000.00	18,000.00	24,835.00
Minn., Lake Shore & W., 6s, 1921,	5,000.00	5,000.00	6,450.00
Totals, \$	277,000.00	277,000.00	314,073.00
BANK STOCKS.			
596 shrs. Ansonia Nat., Ansonia, Ct., \$	29,800.00	29,800.00	52,140.00
70 " Birmingham Nat., Derby, Ct.,	7,000.00	7,000.00	12,550.00
112 " Merchants Nat., New Haven, Ct.,	5,000.00	5,000.00	6,750.00
50 " Yale " " "	5,600.00	5,000.00	7,448.00
14 " Nat'l Tradesmen's, " " "	1,400.00	1,400.00	2,520.00
7 " Nat'l New Haven, " " "	700.00	700.00	1,372.00
500 " N. Haven Co. Nat., " " "	5,000.00	5,000.00	7,750.00
2 " Second " " "	200.00	200.00	392.00
50 " Hartford Nat., Hartford, " "	5,000.00	5,000.00	6,850.00
37 " Conn. Nat. Bridgeport, " "	3,700.00	3,700.00	6,105.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
48 shrs. Pequonnock Nat., B'port, Ct., \$	4,800.00	4,800.00	7,680.00
50 " National, Norwalk, Ct.,	5,000.00	5,000.00	5,600.00
100 " Merchants Ex. Nat., New York,	5,000.00	5,000.00	8,600.00
25 " Citizens Cent. " "	2,500.00	2,500.00	4,125.00
50 " American Ex. " "	5,000.00	5,000.00	13,750.00
65 " National Bk. of Com., "	6,500.00	6,500.00	13,000.00
Totals, \$	92,200.00	92,200.00	156,632.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,736; total amount, \$1,089,305.38	
2	Number of depositors having \$1,000 and not over \$2,000,	484; total amount,	622,668.07
3	Number of depositors having over \$2,000, and not over \$10,000,	174; total amount,	539,931.70
4	Number of depositors having over \$10,000,	4; total amount,	50,184.66
5	Total number of depositors,	6,398; total deposits,	\$2,302,089.81
6	Largest amount due a single depositor,		14,418.49
7	Number of accounts opened during the past year, 962; number closed, 559; increase, 403.		
8	Amount deposited, including interest credited, during the past year,		661,203.37
9	Amount withdrawn during the past year,		536,096.96
10	Amount of increase,		125,106.41
11	Total of interest and profit and loss and rent accounts per last report,	\$13,367.36	
12	Amount of income received during the year,	102,377.22—	115,744.58
13	Total expenses, including salaries, during the year,	6,990.86	
14	State tax during the year,	4,992.54	
15	Town and City taxes and assessments paid,	246.40	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	40,630.71	
	2 per cent. paid July 1, 1905; amount,	42,356.84	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	20,527.23—	115,744.58
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate—are they all first mortgages?		Yes.

* $8\frac{1}{2}$ per cent. per annum on excess of \$1,000.

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$20,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	8,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	36,057.71
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4%
28	Net income from foreclosed real estate during the past year,	168.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.	

OFFICERS.—President, Henry J. Smith; Vice-President, Jonah C. Platt; Treasurer, Franklin Burton; Directors or Trustees, Franklin Burton, Frederick A. Lines, Norman Sperry, Walter Perry, Albert E. Hotchkiss, Frank E. Hoadley, E. Sheppard Gordy, Franklin B. Platt, Samuel W. Smith.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . \$1,385,103.00	Whole amount of deposits, \$3,597,530.59
Loans on collateral security, . 1,500.00	Surplus account, . 180,000.00
Loans on personal security only, . 6,493.69	Interest account, less current expenses and taxes paid, . 71,887.67
Town, city, and borough notes and orders, . 11,500.00	
Town, city, school district, and corporation bonds, . 330,950.00	
Railroad bonds, . 1,811,000.00	
Bank stocks in Connecticut, . 33,100.00	
Bank stocks in other states, . 3,400.00	
Real estate by foreclosure, . 206,737.00	
Banking house, . . . 16,000.00	
Cash in banks, . . . 26,387.81	
Cash in vault, . . . 17,246.76	
Total assets, . . \$3,849,418.26	Total liabilities, . . \$3,849,418.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bethel, Ct., . . . \$	8,500.00	8,500.00	8,500.00
Borough of Bethel, Ct., . . .	3,000.00	3,000.00	3,000.00
Totals, \$	11,500.00	11,500.00	11,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1921, \$	50,000.00	50,000.00	53,000.00
Atlantic City, " 4½s, 1924, .	10,000.00	10,000.00	11,000.00
Cincinnati, Ohio, 6s, 1906, .	16,000.00	16,000.00	16,500.00
Cincinnati, " 7.3s, 1906, .	5,000.00	5,000.00	5,200.00
Council Bluffs, Iowa, 4½s, 1918, .	15,000.00	15,000.00	16,000.00
Danbury, Conn., 4s, 1911, .	1,000.00	950.00	1,000.00
Denver, Col., 5s, 1919, .	60,000.00	60,000.00	67,900.00
Kansas City, Kan., 5s, 1913, .	20,000.00	20,000.00	22,000.00
Kansas City, " 4½s, 1918, .	10,000.00	10,000.00	10,100.00
Wichita, " 5s, 1910, .	10,000.00	10,000.00	10,300.00
Lincoln, Neb., 5s, 1911, .	12,000.00	12,000.00	13,000.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Los Angeles, Cal., 4s, 1917, \$	60,000.00	60,000.00	61,000.00
New Albany, Ind., 5s, 1915,	25,000.00	25,000.00	26,500.00
Pueblo, Col., 6s, 1906,	17,000.00	17,000.00	17,300.00
San Diego, Cal., 4½s, 1922,	20,000.00	20,000.00	21,200.00
Totals, \$	331,000.00	330,950.00	352,000.00
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906, \$	10,000.00	10,000.00	10,000.00
Albany & Susquehanna, 7s, 1906,	10,000.00	10,000.00	10,000.00
Ashtabula & Pittsburg, 6s, 1908,	45,000.00	45,000.00	47,500.00
Atlantic Coast Line, 4s, 1952,	40,000.00	40,000.00	40,600.00
Bald Eagle Valley, 6s, 1910,	6,000.00	6,000.00	6,500.00
Baltimore & Harrisburg, 5s, 1936,	25,000.00	25,000.00	28,500.00
Beech Creek, 4s, 1936,	20,000.00	20,000.00	20,500.00
Buffalo, N. Y. & Erie, 7s, 1916,	13,000.00	13,000.00	16,200.00
Burl., Cedar Rapids & N., 5s, 1906,	100,000.00	100,000.00	102,500.00
Burl., Cedar Rapids & N., 5s, 1934,	50,000.00	50,000.00	60,000.00
Chicago & Eastern Ill., 6s, 1907,	100,000.00	100,000.00	106,000.00
Chicago & Eastern Ill., 5s, 1937,	75,000.00	75,000.00	91,000.00
Chicago & Ind. Coal, 5s, 1936,	15,000.00	15,000.00	18,000.00
Chicago, Mil. & St. Paul:—			
Chicago & Pacific, 6s, 1910,	20,000.00	20,000.00	21,800.00
Chicago & Pacific W., 5s, 1921,	15,000.00	15,000.00	17,300.00
Dubuque Division, 6s, 1920,	10,000.00	10,000.00	12,800.00
Fargo & Southern, 6s, 1924,	5,000.00	5,000.00	6,400.00
Hastings & Dakota, 5s, 1910,	20,000.00	20,000.00	21,000.00
Hastings & Dakota, 7s, 1910,	10,000.00	10,000.00	11,400.00
La Crosse & Davenport, 5s, 1919,	10,000.00	10,000.00	11,400.00
Mineral Point, 5s, 1910,	40,000.00	40,000.00	42,000.00
Southern Minnesota, 6s, 1910,	30,000.00	30,000.00	32,400.00
Southwest Division, 6s, 1909,	60,000.00	60,000.00	64,800.00
Wisconsin & Minnesota, 5s, 1921,	30,000.00	30,000.00	34,500.00
Wisconsin Valley, 7s, 1909,	20,000.00	20,000.00	22,000.00
Chicago & Northwestern:—			
Des Moines & Minn., 7s, 1907,	15,000.00	15,000.00	15,600.00
Madison Extension, 7s, 1911,	5,000.00	5,000.00	5,700.00
Menominee Extension, 7s, 1911,	10,000.00	10,000.00	11,500.00
Mil., L. S. & Western, 6s, 1921,	30,000.00	30,000.00	38,600.00
Mil., L. S. & Western, 6s, 1924,	20,000.00	20,000.00	25,800.00
Northwest Union, 7s, 1917,	25,000.00	25,000.00	32,300.00
Ott., C. F. & St. Paul, 5s, 1909,	15,000.00	15,000.00	15,500.00
St. Paul & Sioux City, 6s, 1919,	50,000.00	50,000.00	61,500.00
Chicago, R. I. & Pacific, 4s, 1988,	25,000.00	25,000.00	26,000.00
Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	25,500.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED. /					
Clearfield & Mahoning,	5s,	1913,	\$ 15,000.00	15,000.00	17,700.00
Danbury & Norwalk,	6s,	1920,	6,000.00	6,000.00	7,400.00
Delaware & Hudson,	7s,	1917,	20,000.00	20,000.00	26,600.00
Eastern Penn.,	4s,	1958,	15,000.00	15,000.00	16,000.00
Great Northern:—					
Dakota Extension,	6s,	1910,	100,000.00	100,000.00	110,000.00
Eastern of Minn.,	5s,	1908,	100,000.00	100,000.00	103,000.00
Montana Extension,	4s,	1937,	25,000.00	25,000.00	27,000.00
St. Paul, Minn. & Man.,	6s,	1909,	80,000.00	80,000.00	88,000.00
George's Creek & Cumb.,	6s,	1909,	6,000.00	6,000.00	6,400.00
Iowa Falls & Sioux City,	7s,	1917,	20,000.00	20,000.00	25,500.00
Long Island,	4s,	1932,	20,000.00	20,000.00	20,000.00
Louisville & Nashville,	5s,	1937,	65,000.00	65,000.00	74,700.00
Louisville, Cin. & Lex.,	7s,	1907,	10,000.00	10,000.00	10,600.00
Minneapolis & St. Louis,	7s,	1907,	20,000.00	20,000.00	20,800.00
Minneapolis & St. Louis,	7s,	1910,	40,000.00	40,000.00	45,500.00
Minneapolis & St. Louis,	5s,	1934,	40,000.00	40,000.00	46,000.00
Morris & Essex,	7s,	1914,	50,000.00	50,000.00	63,000.00
Peoria & Pekin Union,	6s,	1921,	30,000.00	30,000.00	37,500.00
Pitts., McK., & Yough.,	6s,	1932,	30,000.00	30,000.00	39,000.00
Sharon,	4½s,	1919,	20,000.00	20,000.00	21,000.00
Southwest Penn.,	7s,	1917,	10,000.00	10,000.00	13,000.00
St. P., Stillwater & T. F.,	7s,	1908,	10,000.00	10,000.00	10,700.00
Term'l Assn. of St. Louis,	4½s,	1939,	50,000.00	50,000.00	56,500.00
Term'l Assn. of St. Louis,	5s,	1944,	30,000.00	30,000.00	36,600.00
Totals,			\$ 1,811,000.00	1,811,000.00	2,035,600.00
BANK STOCKS.					
250 shrs. Danbury Nat., Danbury,			\$ 25,000.00	25,000.00	26,500.00
50 " City Nat., "			5,000.00	5,000.00	5,300.00
16 " National, Norwalk.			1,600.00	1,600.00	1,600.00
15 " Phoenix Nat., Hartford.			1,500.00	1,500.00	1,700.00
34 " Citizens Central, New York,			3,400.00	3,400.00	5,400.00
Totals,			\$ 36,500.00	36,500.00	40,500.00

SAVINGS BANK OF DANBURY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,643; total amount, \$1,408,665.59
2	Number of depositors having \$1,000 and not over \$2,000,	667; total amount, 909,790.71
3	Number of depositors having over \$2,000, and not over \$10,000,	359; total amount, 1,279,074.29
4	Number of depositors having over \$10,000,	0; total amount, . 0
5	Total number of depositors,	7,669; total deposits, \$3,597,530.59
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 1,383; number closed, 1,016; increase, 367.	
8	Amount deposited, including interest credited, during the past year,	872,526.13
9	Amount withdrawn during the past year,	660,723.43
10	Amount of increase,	211,802.70
11	Total of interest and profit and loss and rent accounts per last report,	\$89,795.96
12	Amount of income received during the year,	206,013.16— 295,809.12
13	Total expenses, including salaries, during the year,	8,217.75
14	State tax during the year,	5,144.03
15	Town and City taxes and assessments paid,	4,821.71
16	Net amount of premiums charged off,	63,887.52
17	All other amounts charged off,	23,825.97
18	Dividends, 1¾ per cent. paid Apr. 1, 1905; amount,	58,195.05
	1¾ per cent. paid Oct. 1, 1905; amount,	59,829.42
19	Net amount carried to surplus,	0
20	Total of interest and profit and loss and rent accounts per this report,	71,887.67—295,809.12
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate— are they all first mortgages?	Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	46,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,800.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.0328%
28	Net income from foreclosed real estate during the past year,	6,791.00
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.— President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, G. Mortimer Rundle, Frank E. Hartwell, Henry M. Robinson, Henry C. Ryder, Howard H. Woodman, Robert McLean, John R. Hill, Dwight E. Rogers, Alfred N. Wildman.

SAVINGS BANK OF MANCHESTER, SO. MANCHESTER.

F. G. VIBBERTS, Treasurer.

INCORPORATED, 1905.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$14,475.00	Whole amount of deposits, . . .	\$27,204.61
Loans on personal security only, . . .	3,200.00	Interest account, less current expenses and taxes paid, . . .	165.41
School district notes and orders, . . .	1,210.00		
Cash in banks, . . .	8,485.02		
Total assets, . . .	\$27,370.02	Total liabilities, . . .	\$27,570.02

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Eighth School District of Manchester, \$	1,210.00	1,210.00	1,210.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	193; total amount,	\$17,204.61
2	Number of depositors having \$1,000 and not over \$2,000, . . .	10; total amount,	10,000.00
3	Number of depositors having over \$2,000, and not over \$10,000, . . .	0; total amount,	0
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	203; total deposits,	\$27,204.61
6	Largest amount due a single depositor, . . .		1,000.00
7	Number of accounts opened during the past year, 205; number closed, 2; increase, 203.		
8	Amount deposited, including interest credited, during the past year, . . .		28,568.61
9	Amount withdrawn during the past year, . . .		1,364.00
10	Amount of increase, . . .		27,204.61
11	Total of interest and profit and loss and rent accounts per last report, . . .		0
12	Amount of income received during the year, . . .	\$314.36—	314.36
13	Total expenses, including salaries, during the year, . . .	148.95	
14	State tax during the year, . . .	0	
15	Town and City taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	0	

SAVINGS BANK OF MANCHESTER, SO. MANCHESTER.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	All other amounts charged off,	0	
18	Dividends, 0 per cent. paid . . . 19..; amount,	0	
	0 per cent. paid . . . 19..; amount,	0	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	\$165.41—	\$314.36
21	Amount of past-due paper at this time is	0	
22	Amount of assets yielding no income the past year,	0	
23	Loans on real estate— are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		14,475.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0	
28	Net income from foreclosed real estate during the past year,	0	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Tuesday in January.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Tuesday in January.		

OFFICERS.— President, Frank Cheney, Jr.; Treasurer, Frank G. Vibberts; Vice-President, William J. McGurk; Directors or Trustees, Alvin L. Brown, George W. Ferris, Julius J. Strickland, Herbert O. Bowers, Aaron Johnson, F. Ernest Watkins, John S. Cheney, Howell Cheney.

THE SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . \$3,150,320.00	Whole amount of deposits, \$5,798,333.59
Loans on collateral security, 294,816.00	Surplus account, . 143,000.00
Loans on personal security only, . 40,209.00	Interest account, less current expenses and taxes paid, . 157,803.30
Town, city, and borough notes and orders, . 3,000.00	Profit and loss account, . 2,043.70
Town, city, school district, and corporation bonds, . 377,438.20	
Railroad bonds, . 1,788,450.00	
Bank stocks in Connecticut, 162,300.00	
Bank stocks in other states, 77,250.00	
Real estate by foreclosure, 4,732.32	
Banking house, . 58,000.00	
Insurance and taxes advanced on real estate mortgaged, . 2,461.43	
Cash in banks, . 135,627.27	
Cash in vault, . 6,576.37	
Total assets, . \$6,101,180.59	Total liabilities, . \$6,101,180.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, Conn., . . . \$	3,000.00	3,000.00	3,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1931, \$	10,000.00	10,000.00	10,400.00
Atlantic City, N. J., 4s, 1921,	5,000.00	5,000.00	5,100.00
Colorado Springs, Col., 4s, 1914-29,	30,000.00	30,000.00	31,000.00
Cedar Rapids, Iowa, 6s, 1910-13,	30,000.00	30,831.00	33,000.00
Columbus, Ohio, 5s, 1913,	25,000.00	25,000.00	27,200.00
Kansas City, Kan., 5s, 1917,	10,000.00	10,000.00	11,000.00
Kansas City, Kan., 6s, 1915,	28,000.00	28,000.00	33,000.00
Kansas City, Kan., 6s, 1906-10,	20,000.00	20,107.20	21,400.00
Kansas City, Kan., 5s, 1906-12,	5,000.00	5,000.00	5,200.00
Muskegon, Mich., 4s, 1934,	10,000.00	10,000.00	10,350.00
New Albany, Ind., 5s, 1915,	15,000.00	15,000.00	16,500.00
New Britain, Conn., 4s, 1908-09,	20,000.00	20,000.00	20,400.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
Omaha, Neb.,	4s, 1920, \$	20,000.00	20,000.00	20,600.00
Omaha, Neb.,	5s, 1912,	20,000.00	20,000.00	21,400.00
Omaha, Neb.,	4s, 1933,	25,000.00	25,000.00	26,000.00
Paducah, Ky.,	4½s, 1924,	20,000.00	20,500.00	21,200.00
Portland, Ore.,	5s, 1922-23,	20,000.00	20,000.00	23,500.00
Sioux City, Iowa,	4½s, 1920,	10,000.00	10,000.00	10,800.00
South Omaha, Neb.,	6s, 1912,	9,000.00	9,000.00	10,300.00
South Omaha, Neb.,	5s, 1909-24,	4,000.00	4,000.00	4,150.00
Superior, Wis.,	6s, 1910,	25,000.00	25,000.00	25,000.00
Toledo, Ohio,	4s, 1922,	15,000.00	15,000.00	15,450.00
Totals,	\$	376,000.00	377,438.20	402,950.00
RAILROAD BONDS.				
Baltimore & Harrisburg,	5s, 1936, \$	85,000.00	85,000.00	98,500.00
Buffalo & Susquehanna,	4s, 1951,	10,000.00	9,850.00	9,850.00
Cedar Rapids & Mo. Riv.,	7s, 1916,	45,000.00	49,000.00	57,600.00
Central of New Jersey,	5s, 1987,	50,000.00	61,500.00	66,000.00
Clearfield & Mahoning,	5s, 1943,	15,000.00	15,000.00	17,000.00
Clearfield & Jefferson,	6s, 1927,	22,000.00	25,000.00	28,000.00
Chic. & N. W. (N. W. U.),	7s, 1917,	65,000.00	65,000.00	85,500.00
Chicago, Mil. & St. Paul:—				
Wis. Valley Division,	6s, 1920,	40,000.00	42,500.00	50,000.00
Chic. & Pacific West.,	5s, 1921,	60,000.00	65,200.00	69,000.00
General Mortgage,	3½s, 1989,	25,000.00	25,000.00	24,500.00
Chic., St. Louis & N. Or.,	5s, 1951,	104,000.00	112,500.00	127,500.00
Chic., St. Paul, M. & O.,	6s, 1930,	200,000.00	233,000.00	270,000.00
Chicago & Eastern Ill.,	6s, 1934,	40,000.00	48,000.00	53,200.00
Chicago & Eastern Ill.,	5s, 1937,	50,000.00	54,300.00	59,500.00
Cumberland Valley,	8s, 1908,	3,000.00	3,000.00	3,200.00
Eastern of Minnesota,	4s, 1948,	15,000.00	15,000.00	15,200.00
Elgin, Joliet & Eastern,	5s, 1941,	10,000.00	11,400.00	11,800.00
Genesee & Wyoming,	5s, 1929,	60,000.00	65,000.00	67,200.00
Iowa Falls & Sioux City,	7s, 1917,	30,000.00	30,000.00	38,000.00
Louisville & Nashville,	5s, 1937,	5,000.00	5,000.00	5,800.00
St. Louis Division,	6s, 1921,	8,000.00	8,000.00	9,500.00
Louisville & Nashville,	4s, 1940,	35,000.00	36,100.00	36,400.00
Minneapolis & St. Louis,	7s, 1927,	50,000.00	64,000.00	69,000.00
N. Y., N. H. & Hartford,	4s, 1955,	30,000.00	31,300.00	31,800.00
Northern of New Jersey,	6s, 1917,	15,000.00	15,000.00	17,300.00
Peoria & Pekin Union,	6s, 1921,	75,000.00	80,500.00	90,000.00
Pitts., McK. & Yough.,	6s, 1932,	5,000.00	5,000.00	6,700.00
Phila., H'risburg & Pitts.,	5s, 1925,	20,000.00	20,000.00	22,000.00
Potomac Valley,	5s, 1941,	50,000.00	55,500.00	58,500.00
Rochester & Pittsburg,	6s, 1932,	20,000.00	24,600.00	25,600.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Staten Island, 4½s, 1943, \$	30,000.00	30,000.00	30,000.00
St. Paul, Minn. & Man., 6s, 1933,	100,000.00	124,500.00	135,000.00
Montana Central, 6s, 1937,	100,000.00	116,600.00	132,000.00
St. Paul & Sioux City, 6s, 1919,	15,000.00	17,000.00	18,400.00
St. L. Mer. Bridge Co., 6s, 1929,	10,000.00	11,200.00	11,500.00
St. L., Iron Mt. & So., 4s, 1933,	10,000.00	9,600.00	9,600.00
Sunbury, Haz. & Wilkes., 5s, 1951,	5,500.00	5,500.00	6,300.00
Terre Haute & Ind., 5s, 1925,	20,000.00	20,000.00	22,000.00
Tuscarora Valley, 5s, 1917,	30,000.00	30,000.00	31,300.00
Willmar & Sioux Falls, 5s, 1938,	60,000.00	64,000.00	70,000.00
Totals, \$	1,622,500.00	1,788,450.00	1,990,850.00
BANK STOCKS.			
350 shrs. New Britain Nat., New Britain, \$	35,000.00	35,000.00	55,000.00
100 " Mechanics " "	10,000.00	10,000.00	18,500.00
200 " Hartford " Hartford,	20,000.00	20,000.00	27,000.00
120 " Phoenix " "	12,000.00	12,000.00	14,400.00
75 " Mercantile " "	800.00	800.00	800.00
33 " Far & Mec. " "	3,300.00	3,300.00	3,900.00
100 " First " "	10,000.00	10,000.00	13,500.00
61 " Aetna " "	6,100.00	6,100.00	11,000.00
20 " American " "	1,000.00	1,000.00	1,400.00
200 " Nat'l Exchange, " "	10,000.00	10,000.00	12,000.00
100 " City, " "	10,000.00	10,000.00	9,500.00
250 " New Haven Co. Nat., N. Haven,	2,500.00	2,500.00	4,000.00
45 " Nat'l Tradesmen's, " "	4,500.00	4,500.00	8,000.00
50 " Second Nat., " "	5,000.00	5,000.00	9,700.00
30 " Deep River Nat., Deep River,	3,000.00	3,000.00	3,800.00
20 " Danbury " Danbury,	2,000.00	2,000.00	2,000.00
5 " First " Suffield,	500.00	500.00	800.00
15 " City " So. Norwalk,	1,500.00	1,500.00	3,000.00
32 " First " New Milford,	3,200.00	3,500.00	5,000.00
45 " Manufac'trs " Waterbury,	4,500.00	4,500.00	5,600.00
28 " Citizens " "	2,800.00	2,800.00	3,800.00
60 " Waterbury " "	3,000.00	3,700.00	4,800.00
25 " First " Meriden,	2,500.00	3,300.00	4,300.00
25 " First " Wallingford,	2,500.00	2,500.00	2,750.00
50 " First " Stonington,	5,000.00	5,000.00	5,800.00
130 " Hanover " New York,	13,000.00	18,000.00	65,000.00
50 " Am. Exch. " "	5,000.00	5,000.00	12,500.00
50 " Third " "	3,750.00	3,750.00	3,750.00
10 " Imp. & Trad. " "	1,000.00	2,500.00	5,800.00
200 " Nat'l Bk. of Com., " "	20,000.00	20,000.00	40,200.00
105 " Nat'l Shoe & Leather, " "	10,500.00	10,500.00	16,000.00
75 " Nat'l Park, " "	7,500.00	12,500.00	32,000.00
15 " Trust Co. of America, " "	1,500.00	7,000.00	11,000.00
Totals, \$	222,750.00	239,550.00	415,900.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	12,094; total amount, \$2,391,268.59
2	Number of depositors having \$1,000 and not over \$2,000,	1,007; total amount, 1,348,322.67
3	Number of depositors having over \$2,000, and not over \$10,000,	573; total amount, 1,954,792.46
4	Number of depositors having over \$10,000,	9; total amount, 103,949.87
5	Total number of depositors,	13,683; total deposits, \$5,798,333.59
6	Largest amount due a single depositor,	14,149.76
7	Number of accounts opened during the past year, 2,553; number closed, 1,748; increase, 805.	
8	Amount deposited, including interest credited, during the past year,	1,521,337.79
9	Amount withdrawn during the past year,	1,048,618.84
10	Amount of increase,	472,718.95
11	Total of interest and profit and loss and rent accounts per last report,	\$153,441.15
12	Amount of income received during the year,	281,307.28— 434,748.43
13	Total expenses, including salaries, during the year,	12,437.31
14	State tax during the year,	12,705.88
15	Town and City taxes and assessments paid,	0
16	Net amount of premiums charged off,	30,289.25
17	All other amounts charged off,	2,231.00
18	Dividends, 2 per cent. paid Jan., 1905; amount,	103,019.12
	2 per cent. paid July, 1905; amount,	108,218.87
19	Net amount carried to surplus,	6,000.00
20	Total of interest and profit and loss and rent accounts per this report,	159,847.00— 434,748.43
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	39,850.00
23	Loans on real estate—are they all first mortgages?	Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	65,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	39,750.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.—President, Philip Corbin; Treasurer, W. F. Walker; Directors or Trustees, Philip Corbin, Henry E. Russell, William F. Walker, Charles B. Oldershaw, H. Dayton Humphrey, Lester A. Vibberts, Charles B. Stanley, William H. Hart, Edward H. Dawson.

THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,891,510.00	Whole amount of deposits, \$9,147,519.05
Loans on collateral security, . . . 66,550.00	Surplus account, . . . 422,263.05
Loans on personal security only, . . . 35,000.00	Interest account, less current expenses and taxes paid, . . . 106,697.22
Town, city, and borough notes and orders, . . . 100,000.00	Profit and loss account, . . . 104.77
School district notes and orders, . . . 15,525.00	Rent account, . . . 211.21
United States bonds, . . . 250,000.00	
State bonds, . . . 9,167.55	
Town, city, school district, and corporation bonds, . . . 2,951,000.00	
Railroad bonds, . . . 3,800,900.00	
Railroad stocks, . . . 75,300.00	
Bank stocks in Connecticut, . . . 97,850.00	
Bank stocks in other states, . . . 175,300.00	
Real estate by foreclosure, . . . 57,618.84	
Banking house, . . . 100,000.00	
Cash in banks, . . . 25,414.03	
Cash in vault, . . . 25,659.83	
Total assets, . . . \$9,676,795.30	Total liabilities, . . . \$9,676,795.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, . . . \$	25,000.00	25,000.00	26,218.75
Fours of 1925, registered, . . .	65,000.00	65,000.00	87,100.00
Fours of 1925, coupon, . . .	110,000.00	110,000.00	147,400.00
Threes of 1908-18, coupon, . . .	50,000.00	50,000.00	52,125.00
Totals, . . . \$	250,000.00	250,000.00	312,843.75
STATE BONDS.			
Washington 7% warrants, . . . \$	9,167.55	9,167.55	9,167.55
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of New London, . . . \$	100,000.00	100,000.00	100,000.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		FAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.				
First School District, Groton, . . . \$		8,700.00	8,700.00	8,700.00
Union School District, New London, .		6,825.00	6,825.00	6,825.00
Totals, \$		15,525.00	15,525.00	15,525.00
RAILROAD STOCKS.				
Boston & Albany, \$		7,000.00	7,000.00	17,990.00
Boston & Lowell,		4,000.00	4,000.00	9,880.00
Michigan Central,		7,200.00	7,200.00	11,160.00
New York Central & Hudson River, .		21,100.00	21,100.00	31,650.00
New York, New Haven & Hartford, .		36,000.00	36,000.00	74,880.00
Totals, \$		75,300.00	75,300.00	145,560.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.				
City of Altoona, op. '05, 4s, 1925, \$		40,000.00	40,000.00	40,000.00
" Bay City, 4s, 1912,		12,000.00	12,000.00	12,240.00
" Bay City, 4s, 1922,		5,000.00	5,000.00	5,200.00
" Bloomington, op. '12, 4s, 1922, .		27,000.00	27,000.00	27,675.00
" Boston, 3s, 1919,		152,000.00	152,000.00	155,420.00
" Brooklyn, 7s, 1913,		50,000.00	50,000.00	62,500.00
" Brooklyn, 7s, 1915,		10,000.00	10,000.00	13,000.00
" Buffalo, 7s, 1919,		41,000.00	41,000.00	57,605.00
" Camden, 7s, 1906,		500.00	500.00	507.50
" Canton, 4s, 1928,		10,000.00	10,000.00	10,450.00
" Canton, 4½s, 1923,		13,000.00	13,000.00	14,365.00
" Canton, 5s, 1910-17,		40,000.00	40,000.00	44,800.00
" Cincinnati, 7s, 1908,		27,000.00	27,000.00	29,700.00
" Cleveland, 4s, 1912-15,		116,000.00	116,000.00	118,320.00
" Cleveland, 4s, 1918,		50,000.00	50,000.00	51,500.00
" Cleveland, 4s, 1922,		50,000.00	50,000.00	51,875.00
" Cleveland, 4s, 1925,		34,000.00	34,000.00	35,445.00
" Colo. Springs, op. '11, 4s, 1916, .		13,000.00	13,000.00	13,130.00
" Colo. Springs, op. '13, 4s, 1918, .		50,000.00	50,000.00	50,687.50
" Colo. Springs, op. '14, 4s, 1929, .		30,000.00	30,000.00	30,450.00
" Colo. Springs, op. '16, 4s, 1931, .		56,000.00	56,000.00	57,120.00
" Colo. Springs, op. '06, 5s, 1911, .		20,000.00	20,000.00	20,250.00
" Columbus, 4s, 1910,		2,000.00	2,000.00	2,027.50
" Columbus, op. '10, 4s, 1920,		20,000.00	20,000.00	20,275.00
" Columbus, op. '14, 4s, 1934,		25,000.00	25,000.00	25,562.50
" Columbus, 4½s, 1914,		1,000.00	1,000.00	1,060.00
" Columbus, 4½s, 1921,		22,000.00	22,000.00	24,090.00
" Columbus, 5s, 1910,		5,000.00	5,000.00	5,300.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.				
City of Columbus,	5s, 1913, \$	50,000.00	50,000.00	54,500.00
" Danbury,	3½s, 1941,	20,000.00	20,000.00	20,000.00
" Dayton,	5s, 1915-19,	68,000.00	68,000.00	78,200.00
" Dubuque,	4s, 1916-17,	65,000.00	65,000.00	66,950.00
" Duluth,	5s, 1918,	1,000.00	1,000.00	1,122.50
" Duluth,	5s, 1923,	5,000.00	5,000.00	5,850.00
" Indianapolis,	4s, 1924,	1,000.00	1,000.00	1,075.00
" Jackson,	4½s, 1913,	3,500.00	3,500.00	3,692.50
" Joliet,	4½s, 1910,	15,000.00	15,000.00	15,600.00
" Lexington,	4s, 1935,	25,000.00	25,000.00	26,375.00
" Lincoln, op. '09,	4s, 1912-13,	34,000.00	34,000.00	34,000.00
" Lincoln, op. '14,	4½s, 1916-19,	25,000.00	25,000.00	25,937.50
" Los Angeles,	4½s, 1916,	1,000.00	1,000.00	1,070.00
" Los Angeles,	4½s, 1923-35,	15,000.00	15,000.00	16,875.00
" Los Angeles,	5s, 1909,	7,000.00	7,000.00	7,350.00
" Louisville,	4s, 1928-30,	62,000.00	62,000.00	65,410.00
" Louisville,	5s, 1911,	10,000.00	10,000.00	10,825.00
" " So. Louisville,	6s, 1912,	35,000.00	35,000.00	39,900.00
" Minneapolis,	4s, 1918-20,	4,000.00	4,000.00	4,240.00
" Minneapolis,	4½s, 1913-14,	22,000.00	22,000.00	23,650.00
" New London,	3½s, 1919,	20,000.00	20,000.00	20,100.00
" New London,	3½s, 1926,	102,000.00	102,000.00	102,765.00
" New London,	4s, 1920,	63,000.00	63,000.00	67,095.00
" New London,	4s, 1923-24,	13,500.00	13,500.00	14,512.50
" Omaha,	4s, 1918,	28,000.00	28,000.00	29,260.00
" Omaha,	5s, 1912,	1,000.00	1,000.00	1,085.00
" Portland, Ore.,	5s, 1917,	4,000.00	4,000.00	4,460.00
" Portland, Ore.,	5s, 1928,	25,000.00	25,000.00	29,625.00
" " Albina,	6s, 1921,	2,000.00	2,000.00	2,520.00
" " E. Portland,	6s, 1921,	26,000.00	26,000.00	32,760.00
" Pueblo,	4½s, 1911-14,	101,000.00	101,000.00	105,545.00
" Pueblo,	4½s, 1918,	57,000.00	57,000.00	60,990.00
" Quincy, Mass.,	4s, 1914,	3,000.00	3,000.00	3,127.50
" San Diego,	4½s, 1920-34,	42,000.00	42,000.00	46,620.00
" Sioux City,	4½s, 1908-13,	68,000.00	68,000.00	71,060.00
" South Bend,	4s, 1917,	5,000.00	5,000.00	5,150.00
" Springfield, Ohio,	5s, 1914-15,	19,000.00	19,000.00	20,995.00
" St. Louis,	3½s, 1922,	50,000.00	50,000.00	49,500.00
" St. Paul,	4s, 1920,	4,000.00	4,000.00	4,230.00
" St. Paul,	4½s, 1917-21,	79,000.00	79,000.00	87,690.00
" St. Paul,	5s, 1909-15,	18,000.00	18,000.00	19,665.00
" Terre Haute, op. '06,	4s, 1916,	10,000.00	10,000.00	10,050.00
" Toledo,	4s, 1917,	1,000.00	1,000.00	1,030.00
" Toledo,	4s, 1942,	500.00	500.00	530.00
" Toledo,	4½s, 1909-17,	78,000.00	78,000.00	82,390.00
" Toledo,	5s, 1911,	1,000.00	1,000.00	1,070.00
" Waterbury,	3½s, 1920-32,	62,000.00	62,000.00	62,000.00
" Waterbury,	4s, 1919,	10,000.00	10,000.00	10,550.00

THE SAVINGS BANK OF NEW LONDON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.						
City of Woonsocket,	4s,	1923,	\$	100,000.00	100,000.00	104,000.00
" Woonsocket,	4s,	1929,		22,000.00	22,000.00	23,045.00
Bor. of Bristol,	4s,	1920-25,		20,000.00	20,000.00	21,300.00
" Greenwich,	4s,	1922,		20,000.00	20,000.00	21,200.00
" Naugatuck,	4s,	1911-18,		16,000.00	16,000.00	16,640.00
" Ridgefield, op. '22,	3½s,	1932,		15,000.00	15,000.00	15,000.00
" Wallingford,	3½s,	1911-12,		12,000.00	12,000.00	12,000.00
" Wallingford, op. '04,	4s,	1912,		20,000.00	20,000.00	20,000.00
" Wallingford,	4s,	1913-14,		23,000.00	23,000.00	23,805.00
" Willimantic,	4s,	1914,		25,000.00	25,000.00	25,750.00
Town of Ansonia,	4s,	1912,		15,000.00	15,000.00	15,375.00
" Bethel,	4s,	1919,		15,000.00	15,000.00	15,637.50
" Danbury,	3½s,	1932,		55,000.00	55,000.00	55,000.00
" Easton,	3½s,	1939,		5,000.00	5,000.00	5,000.00
" Glastonbury,	4s,	1913-18,		23,000.00	23,000.00	23,805.00
" Naugatuck, op. '07,	4s,	1912,		10,000.00	10,000.00	10,100.00
" Naugatuck,	4s,	1912,		15,000.00	15,000.00	15,450.00
" New Britain, op. '14,	3½s,	1929,		10,000.00	10,000.00	10,000.00
" New Britain,	3½s,	1915-35,		40,000.00	40,000.00	40,000.00
" New Britain,	4s,	1920-28,		20,000.00	20,000.00	21,400.00
" Portland,	3½s,	1919,		5,000.00	5,000.00	5,000.00
" Stamford,	4s,	1927,		8,000.00	8,000.00	8,600.00
" Vernon,	4s,	1922,		50,000.00	50,000.00	53,125.00
" Wallingford,	4s,	1927,		11,000.00	11,000.00	11,825.00
" W. Hartford, op. '10,	4s,	1920,		2,000.00	2,000.00	2,040.00
" W. Hartford,	4s,	1920,		5,000.00	5,000.00	5,225.00
" Windham,	4s,	1925,		20,000.00	20,000.00	21,100.00
" Windsor Locks,	4s,	1922,		25,000.00	25,000.00	26,250.00
School Districts:—						
Meeting H., Greenwich,	4s,	1913,		25,000.00	25,000.00	25,875.00
Second North, Hartford,	4s,	1924,		6,000.00	6,000.00	6,420.00
Southwest, Hartford,	4s,	1925,		10,000.00	10,000.00	10,700.00
New Haven City, S. D.,	4s,	1929-34,		20,000.00	20,000.00	22,100.00
Totals.			\$	2,951,000.00	2,951,000.00	3,122,320.00
RAILROAD BONDS.						
Atlantic Coast Line,	4s,	1952,	\$	150,000.00	150,000.00	152,625.00
Savannah, Fla. & West.,	6s,	1934,		11,000.00	11,000.00	14,506.25
Balt. & O., Central Ohio,	4½s,	1930,		23,000.00	23,000.00	25,070.00
Central of New Jersey,	5s,	1987,		25,000.00	25,000.00	33,750.00
Chicago & Alton,	3s,	1949,		100,000.00	100,000.00	84,500.00
Chicago & Northwestern:—						
Ced. Rapids & Mo. Riv.,	7s,	1916,		57,000.00	57,000.00	73,815.00
Milwaukee, L. S. & West.,	6s,	1921,		40,000.00	40,000.00	51,550.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Ashland Division, 6s, 1925, \$	26,000.00	26,000.00	33,540.00
Michigan Division, 6s, 1924,	35,000.00	35,000.00	45,500.00
Northwestern Union, 7s, 1917,	60,000.00	60,000.00	78,900.00
C. B. & Q., Illinois Div., 3½s, 1949,	100,000.00	100,000.00	96,625.00
C. B. & Q., Illinois Div., 4s, 1949,	50,000.00	50,000.00	53,437.50
Chicago, Mil. & St. Paul:—			
Chicago & Lake Sup., 5s, 1921,	23,000.00	23,000.00	26,335.00
Chic. & Pac. West. Div., 5s, 1921,	30,000.00	30,000.00	34,950.00
Dakota & Gt. Southern, 5s, 1916,	56,000.00	56,000.00	62,020.00
Dubuque Division, 6s, 1920,	33,000.00	33,000.00	41,250.00
Fargo & Southern, 6s, 1924,	25,000.00	25,000.00	32,406.25
La Crosse & Davenport, 5s, 1919,	11,000.00	11,000.00	12,457.50
Milwaukee & Northern, 6s, 1913,	58,000.00	58,000.00	67,352.50
Wisconsin Valley Div., 6s, 1920,	23,000.00	23,000.00	28,750.00
Chicago, R. I. & Pacific:—			
First Mortgage, 6s, 1917,	60,000.00	60,000.00	73,125.00
General Mortgage, 4s, 1988,	225,000.00	225,000.00	237,375.00
Burl. Ced. Rap. & No., 5s, 1934,	100,000.00	100,000.00	118,500.00
Chicago & Eastern Ill., 5s, 1937,	346,000.00	346,000.00	422,120.00
Chicago & Eastern Ill., 6s, 1934,	20,000.00	20,000.00	27,650.00
Delaware & Hudson Co.:—			
Pennsylvania Division, 7s, 1917,	150,000.00	150,000.00	201,000.00
Rensselaer & Saratoga, 7s, 1921,	100,000.00	100,000.00	141,500.00
Del., Lack. & Western:—			
Morris & Essex, 7s, 1914,	229,900.00	229,900.00	291,973.00
Morris & Essex, 7s, 1915,	48,000.00	48,000.00	62,400.00
N. Y., Lack. & Western, 6s, 1921,	102,000.00	102,000.00	131,325.00
Erie:—			
Buffalo, N. Y. & Erie, 7s, 1916,	100,000.00	100,000.00	125,375.00
Cleve. & Mahoning Val., 5s, 1938,	28,000.00	28,000.00	33,250.00
Grand Trunk:—			
New London Northern, 4s, 1910,	3,000.00	3,000.00	3,037.50
Great Northern:—			
East. of Minn., N. Div., 4s, 1948,	25,000.00	25,000.00	25,812.50
St. Paul, Minn. & Man., 4½s, 1933,	25,000.00	25,000.00	28,312.50
St. Paul, Minn. & Man., 6s, 1933,	312,000.00	312,000.00	402,480.00
Montana Central, 6s, 1937,	150,000.00	150,000.00	204,000.00
Willmar & Sioux Falls, 5s, 1938,	213,000.00	213,000.00	258,795.00
Illinois Central:—			
K. & S. W., Mid. Div., 5s, 1921,	10,000.00	10,000.00	10,750.00
Ia. Falls & Sioux City, 7s, 1917,	23,000.00	23,000.00	29,670.00
N. Y. Central & Hud. River:—			
Pitta., McK. & Yough., 6s, 1932,	112,000.00	112,000.00	153,440.00
N. Y., N. H. & Hartford:—			
Danbury & Norwalk, 5s, 1920,	25,000.00	25,000.00	29,000.00
Danbury & Norwalk, 6s, 1920,	1,000.00	1,000.00	1,275.00
Housatonic, 5s, 1937,	10,000.00	10,000.00	12,575.00
New England, 5s, 1945,	26,000.00	26,000.00	33,540.00
Har. Riv. & P. Chester, 4s, 1954,	50,000.00	50,000.00	53,250.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Pennsylvania:—			
Elmira & Williamsport, 6s, 1910, \$	25,000.00	25,000.00	28,000.00
Pitts., Ft. W. & Chic., 7s, 1912,	6,000.00	6,000.00	7,200.00
Sunbury & Lewistown, 4s, 1936,	15,000.00	15,000.00	15,150.00
Potomac Valley, 5s, 1941,	75,000.00	75,000.00	85,875.00
Southern Indiana, 4s, 1951,	50,000.00	50,000.00	47,875.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	200,000.00	200,000.00	193,000.00
Totals, \$	3,800,900.00	3,800,900.00	4,537,900.50
BANK STOCKS.			
127 shrs. Nat. Bk. of Com., New London, \$	12,700.00	12,700.00	18,450.00
100 " New Lon. City Nat., "	10,000.00	10,000.00	14,000.00
343 " Union, "	34,300.00	34,300.00	38,015.00
68 " Nat. Whaling, "	1,700.00	1,700.00	3,060.00
366 " Thames Nat., Norwich,	36,600.00	36,600.00	54,900.00
18 " Middletown Nat., Middletown,	1,350.00	1,350.00	1,637.50
12 " Stamford " Stamford,	1,200.00	1,200.00	1,800.00
320 " Bk. of No. America, N. Y. City,	32,000.00	32,000.00	76,160.00
30 " Market & Fulton, "	3,000.00	3,000.00	7,890.00
177 " Mechanics, "	17,700.00	17,700.00	50,445.00
44 " Merchants Exch., "	2,200.00	2,200.00	3,740.00
175 " Nat. Bk. of Commerce, "	17,500.00	17,500.00	35,000.00
75 " Bank of America, "	7,500.00	7,500.00	39,000.00
134 " Merchants, "	6,700.00	6,700.00	11,390.00
56 " Corn Exchange, "	5,600.00	5,600.00	21,000.00
200 " City, "	20,000.00	20,000.00	57,600.00
401 " American Exchange, "	40,100.00	40,100.00	110,275.00
100 " Nassau, "	5,000.00	5,000.00	9,750.00
80 " Fourth, "	8,000.00	8,000.00	16,640.00
100 " United States Trust Co., "	10,000.00	10,000.00	140,000.00
Totals, \$	273,150.00	273,150.00	708,802.50

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,080; total amount, \$4,145,786.16	
2	Number of depositors having \$1,000 and not over \$2,000,	1,588; total amount, 1,949,757.29	
3	Number of depositors having over \$2,000, and not over \$10,000,	827; total amount, 2,893,476.16	
4	Number of depositors having over \$10,000,	14; total amount, 158,499.44	
5	Total number of depositors,	13,509; total deposits, \$9,147,519.05	
6	Largest amount due a single depositor,		17,182.34
7	Number of accounts opened during the past year, 2,659; number closed, 1,844; increase, 815.		
8	Amount deposited, including interest credited, during the past year,		2,275,470.40
9	Amount withdrawn during the past year,		1,601,546.40
10	Amount of increase,		673,924.00
11	Total of interest and profit and loss and rent accounts per last report,	\$95,166.89	
12	Amount of income received during the year,	457,903.62—	553,070.51
13	Total expenses, including salaries, during the year,	20,126.19	
14	State tax during the year,	18,645.78	
15	Town and City taxes and assessments paid,	1,724.91	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	5,612.39	
18	Dividends, 2 per cent. paid Jan., 1905; amount,	164,976.35	
	2 per cent. paid July, 1905; amount,	170,055.72	
19	Net amount carried to surplus,	64,915.97	
20	Total of interest and profit and loss and rent accounts per this report,	107,013.20—	553,070.51
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		81,493.25
23	Loans on real estate—are they all first mortgages?		Yes.
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		125,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		25,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		22,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		5%
28	Net income from foreclosed real estate during the past year,		495.91
29	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in June.		

OFFICERS.—President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, James Hislop, Walter Learned, Frank L. Palmer, William Belcher, Horace C. Learned, Alfred Coit, Walter C. Noyes, George Whittlesey.

SAVINGS BANK OF ROCKVILLE.

A. T. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,505,648.00	Whole amount of deposits, \$2,494,634.73	
Loans on collateral security, . . .	99,550.00	Surplus account, . . .	115,000.00
Loans on personal security only, . . .	15,250.00	Interest account, less current expenses and taxes paid, . . .	51,711.71
Town, city, school district, and corporation bonds, . . .	204,500.00		
Railroad bonds, . . .	471,037.00		
Bank stocks in Connecticut, . . .	147,505.00		
Bank stocks in other states, . . .	31,700.00		
Real estate by foreclosure, . . .	23,200.77		
Banking house fixtures, . . .	1,000.00		
Premium account, . . .	17,189.78		
Cash in banks, . . .	79,594.93		
Cash in vault, . . .	5,170.96		
Total assets, . . .	\$2,661,346.44	Total liabilities, . . .	\$2,661,346.44

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Danbury, Conn.,	4s,	1931,	\$	5,000.00	5,000.00	5,500.00
Danbury, "	4s,	1932,		5,000.00	5,000.00	5,500.00
Danbury, "	4s,	1933,		5,000.00	5,000.00	5,500.00
Danbury, "	4s,	1934,		5,000.00	5,000.00	5,500.00
Danbury, "	4s,	1935,		5,000.00	5,000.00	5,500.00
Middletown, "	5s,	1905,		5,000.00	5,000.00	5,000.00
Middletown, "	5s,	1906,		5,000.00	5,000.00	5,100.00
Middletown, "	5s,	1907,		5,000.00	5,000.00	5,100.00
Middletown, "	5s,	1908,		5,000.00	5,000.00	5,100.00
Chelsea, Mass.,	4s,	1936,		11,000.00	11,000.00	13,000.00
Columbus, Ohio,	4s,	1910,		10,000.00	10,000.00	10,500.00
Denver, Co. & City, Col.,	5s,	1919,		20,000.00	20,000.00	22,600.00
Kansas City, Kan.,	5s,	1909,		5,000.00	5,000.00	5,100.00
Kansas City, "	6s,	1915,		10,000.00	10,000.00	12,750.00
Kansas City, "	5s,	1906,		6,000.00	6,000.00	6,000.00
Kansas City, "	6s,	1906,		7,500.00	7,500.00	7,500.00
Minneapolis, Minn.,	4s,	1917,		20,000.00	20,000.00	22,000.00
Omaha, Neb.,	4½s,	1906,		20,000.00	20,000.00	20,800.00
Omaha, "	4s,	1910,		10,000.00	10,000.00	10,100.00
Omaha, "	4½s,	1934,		20,000.00	20,000.00	23,000.00
South Omaha, Neb.,	4½s,	1924,		10,000.00	10,000.00	10,200.00
Pueblo, Col.,	4½s,	1918,		10,000.00	10,000.00	10,500.00
Totals,			\$	204,500.00	204,500.00	221,850.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,300.00
Burl. Ced. Rapids & No., 5s, 1906,	20,000.00	20,000.00	20,400.00
Burl. Ced. Rapids & No., 5s, 1934,	15,000.00	15,000.00	18,000.00
Buffalo & Susquehanna, 4s, 1931,	15,000.00	14,737.00	15,000.00
Central of New Jersey, 5s, 1937,	20,000.00	20,000.00	26,600.00
Chicago & Eastern Ill., 5s, 1937,	25,000.00	25,000.00	30,500.00
Chicago & Eastern Ill., 6s, 1907,	15,000.00	15,000.00	15,750.00
Chicago, Mil. & St. Paul:—			
Dubuque Division, 6s, 1920,	10,000.00	10,000.00	12,500.00
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	10,600.00
Pacific & Western Div., 5s, 1921,	3,000.00	3,000.00	3,500.00
Southwest Division, 6s, 1909,	10,000.00	10,000.00	10,800.00
Wisconsin & Minn. Div., 5s, 1921,	7,000.00	7,000.00	8,000.00
Chicago, R. I. & Pacific, 4s, 1938,	45,000.00	45,000.00	48,000.00
Chic., St. Paul, M. & O., 6s, 1930,	10,000.00	10,000.00	13,700.00
Chicago & Western Ind., 6s, 1932,	4,000.00	4,000.00	4,500.00
Clearfield & Mahoning, 5s, 1943,	10,000.00	10,000.00	11,800.00
Delaware & Chesapeake, 4s, 1912,	10,000.00	10,000.00	10,100.00
Elgin, Joliet & Eastern, 5s, 1941,	20,000.00	20,000.00	24,000.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,000.00
Great Northern:—			
Eastern of Minnesota, 4s, 1948,	10,000.00	10,000.00	10,000.00
St. Paul, Minn. & Man., 6s, 1910,	6,000.00	6,000.00	6,600.00
St. Paul, Minn. & Man., 4½s, 1923,	30,000.00	30,000.00	33,000.00
St. Paul, Minn. & Man., 6s, 1933,	28,000.00	28,000.00	39,000.00
Montana Central, 6s, 1937,	40,000.00	40,000.00	54,000.00
Louisville & Nashville, 5s, 1937,	6,000.00	6,000.00	7,000.00
Minn. & St. Louis, 5s, 1924,	10,000.00	10,000.00	11,600.00
Minn. & St. Louis, 4s, 1949,	30,000.00	29,430.00	29,400.00
Phila., Har. & Pittsburg, 5s, 1925,	10,000.00	10,000.00	10,200.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,700.00
St. L., Iron Mt. & So., 4s, 1933,	20,000.00	18,350.00	19,200.00
Southern Indiana, 4s, 1931,	10,000.00	9,550.00	9,550.00
Totals. \$	474,000.00	471,037.00	541,900.00
BANK STOCKS.			
410 shrs. First Nat., Rockville. \$	41,000.00	41,000.00	45,100.00
100 " Rockville Nat., "	10,000.00	10,000.00	11,000.00
81 " Aetna " Hartford,	8,100.00	8,100.00	15,390.00
491 " American " "	24,550.00	24,550.00	34,370.00
70 " City, " "	7,000.00	7,000.00	6,000.00
20 " Farmers & Mechanics, " "	2,000.00	2,000.00	2,400.00
158 " First Nat., " "	15,800.00	15,800.00	21,648.00
108 " Hartford Nat., " "	10,800.00	10,800.00	14,580.00
200 " Mercantile Nat., 91% paid. Htd..		100.00	100.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE..	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
78 shrs. National Exchange, Hartford, \$	3,900.00	3,900.00	4,836.00
1 " Charter Oak "	100.00	100.00	100.00
122 " Phoenix Nat., "	12,200.00	12,200.00	14,640.00
2 " State Bank, "	200.00	180.00	274.00
95 " Conn. T. & S. Dep. Co., "	9,500.00	9,500.00	21,850.00
3 " First Nat., Meriden, "	300.00	275.00	300.00
20 " Home, "	2,000.00	2,000.00	2,400.00
10 " Second, in liq., Norwich, "			100.00
20 " Waterbury Nat., Waterbury, "	1,000.00	1,000.00	1,600.00
300 " Merchants " N. Y. City, "	15,000.00	15,000.00	25,500.00
32 " Nat. Bk. of Commerce, "	3,200.00	3,200.00	6,400.00
25 " Citizens Central Nat., "	2,500.00	2,500.00	4,000.00
100 " American Exchange, "	10,000.00	10,000.00	27,500.00
Totals, \$	179,150.00	179,205.00	280,086.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,681; total amount,	\$991,499.71
2	Number of depositors having \$1,000 and not over \$2,000,	470; total amount,	633,311.72
3	Number of depositors having over \$2,000, and not over \$10,000,	251; total amount,	856,945.09
4	Number of depositors having over \$10,000,	1; total amount,	12,878.21
5	Total number of depositors,	5,403; total deposits,	\$2,494,634.73
6	Largest amount due a single depositor,		12,878.21
7	Number of accounts opened during the past year, 622; number closed, 458; increase, 164.		
8	Amount deposited, including interest credited, during the past year,		560,005.71
9	Amount withdrawn during the past year,		383,810.57
10	Amount of increase,		176,195.14
11	Total of interest and profit and loss and rent accounts per last report,	\$49,861.41	
12	Amount of income received during the year,	123,812.15—	173,673.56
13	Total expenses, including salaries, during the year,	5,623.14	
14	State tax during the year,	4,688.66	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	12,973.88	
17	All other amounts charged off,	3,119.36	
18	Dividends, 2 per cent. paid Oct. 1, 1904; amount,	44,439.04	
	2 per cent. paid Apr. 1, 1905; amount,	46,117.77	
19	Net amount carried to surplus,	5,000.00	

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	Total of interest and profit and loss and rent accounts per this report,	\$51,711.71—\$173,673.56
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	0
23	Loans on real estate— are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	50,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	23,650.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Tuesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Tuesday in July.	

OFFICERS.— President, William Butler; Treasurer, A. T. Bissell; Directors or Trustees, William Butler, George Talcott, H. L. James, A. R. Goodrich, J. C. Hammond, Jr., A. T. Bissell, William Maxwell, Edwin G. Butler, Lyman T. Tingier, P. B. Leonard, Frederick Swindells.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$201,944.69	Whole amount of deposits, . . .	\$239,067.77
Loans on collateral security, . . .	3,275.00	Surplus account, . . .	20,000.00
Loans on personal security only, . . .	15,078.52	Interest account, less current expenses and taxes paid, . . .	2,548.41
Town, city, and borough notes and orders, . . .	21,175.00	Profit and loss account, . . .	689.37
Bank stocks in Connecticut, . . .	11,200.00	Due banks, . . .	1,149.23
Real estate by foreclosure, . . .	4,501.69		
Banking house, . . .	1,000.00		
Insurance and taxes advanced on real estate mortgaged; rent account, . . .	56.02		
Cash in banks, . . .	3,268.75		
Cash in vault, . . .	1,955.11		
Total assets, . . .	\$263,454.78	Total liabilities, . . .	\$263,454.78

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Orders, Tolland County, \$	10,075.00	10,075.00	10,075.00
“ Town of Tolland,	10,500.00	10,500.00	10,500.00
“ Town of Bolton,	600.00	600.00	600.00
Totals, \$	21,175.00	21,175.00	21,175.00
BANK STOCKS.			
13 shrs. Hartford Trust Company, . . . \$	1,300.00	1,300.00	2,600.00
4 “ Phoenix Nat., Hartford, . . .	400.00	400.00	500.00
49 “ First Nat., Rockville, . . .	4,900.00	4,900.00	5,390.00
46 “ Rockville Nat., Rockville, . . .	4,600.00	4,600.00	5,080.00
Totals, \$	11,200.00	11,200.00	13,550.00

THE SAVINGS BANK OF TOLLAND.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	795; total amount,	\$106,142.23
2	Number of depositors having \$1,000, and not over \$2,000,	35; total amount,	45,374.41
3	Number of depositors having over \$2,000, and not over \$10,000,	29; total amount,	87,551.13
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	859; total deposits,	\$239,067.77
6	Largest amount due a single depositor,		5,854.83
7	Number of accounts opened during the past year, 85; number closed, 58; increase, 27.		
8	Amount deposited, including interest credited, during the past year,		295,919.24
9	Amount withdrawn during the past year,		284,021.87
10	Amount of increase,		11,897.37
11	Total of interest and profit and loss and rent accounts per last report,	\$3,065.91	
12	Amount of income received during the year,	12,366.66—	15,432.57
13	Total expenses, including salaries, during the year,	1,461.92	
14	State tax during the year,	324.28	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 2, 1905; amount,	4,165.53	
	2 per cent. paid July 1, 1905; amount,	4,243.06	
19	Net amount carried to surplus,	2,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	3,237.78—	15,432.57
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in June.		

OFFICERS.— President, William A. Agard; Treasurer, Frank T. Newcomb; Directors or Trustees, William A. Agard, Henry Young, Frank T. Newcomb, Edwin S. Agard, Frederick E. Johnson.

SHELTON SAVINGS BANK.

EDWARD W. KNEEN, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$127,078.00	Whole amount of deposits, . . .	\$211,644.67
Loans on collateral security, . . .	2,900.00	Surplus account, . . .	3,150.00
Loans on personal security only, . . .	4,808.23	Interest account, less current expenses and taxes paid, . . .	951.20
Town, city, and borough notes and orders, . . .	38,288.75		
School district notes and orders, . . .	2,000.00		
Town, city, school district, and corporation bonds, . .	8,000.00		
Railroad bonds, . . .	26,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	217.78		
Premium account, . . .	721.25		
Cash in banks, . . .	3,385.89		
Cash in vault, . . .	2,345.97		
Total assets, . . .	\$215,745.87	Total liabilities, . . .	\$215,745.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Huntington, \$	38,288.75	38,288.75	38,288.75
SCHOOL DISTRICT NOTES AND ORDERS.			
School District orders, Huntington, . \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Pawtucket, R. I., 4s, 1944, \$	5,000.00	5,000.00	5,275.00
" Atlantic C., N. J., water, 4s, 1933,	3,000.00	3,000.00	3,112.50
Totals, \$	8,000.00	8,000.00	8,387.50

SHELTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
St. Paul, Minn. & Man., 4½s, 1933, \$	4,000.00	4,000.00	4,540.00
Chicago & Alton, 3s, 1949,	2,000.00	2,000.00	1,695.00
Chicago, R. I. & Pacific, 4s, 1988,	1,000.00	1,000.00	1,055.00
Minneapolis & St. Louis, 4s, 1949,	5,000.00	5,000.00	4,825.00
Chicago & Eastern Ill., 5s, 1937,	2,000.00	2,000.00	2,420.00
Chicago, Burl. & Quincy, 3½s, 1949,	1,000.00	1,000.00	968.75
Buffalo & Susquehanna, 4s, 1951,	4,000.00	4,000.00	3,960.00
Louisville & Nashville, 4s, 1940,	3,000.00	3,000.00	3,135.00
Term'l Assn. of St. Louis, 4s, 1953,	3,000.00	3,000.00	3,037.50
Chic., St. Louis & N. O., 5s, 1951,	1,000.00	1,000.00	1,250.00
Totals, \$	26,000.00	26,000.00	26,886.25

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	620; total amount,	\$122,910.60
2	Number of depositors having \$1,000 and not over \$2,000,	49; total amount,	58,014.63
3	Number of depositors having over \$2,000, and not over \$10,000,	8; total amount,	30,719.44
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	677; total deposits,	\$211,644.67
6	Largest amount due a single depositor,		7,598.25
7	Number of accounts opened during the past year, 137; number closed, 69; increase, 68.		
8	Amount deposited, including interest credited, during the past year,		66,747.90
9	Amount withdrawn during the past year,		37,947.84
10	Amount of increase,		28,800.06
11	Total of interest and profit and loss and rent accounts per last report,	\$867.24	
12	Amount of income received during the year,	8,934.30—	9,801.54
13	Total expenses, including salaries, during the year,	611.56	
14	State tax during the year,	344.14	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	93.82	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	3,543.45	
	2 per cent. paid July 1, 1905; amount,	3,782.37	
19	Net amount carried to surplus,	475.00	
20	Total of interest and profit and loss and rent accounts per this report,	951.20—	9,801.54

SHELTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	\$28.23
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	6,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,900.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year, . .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.	

OFFICERS.— President, Watson J. Miller; Treasurer, Edward W. Kneen; Directors or Trustees, Henry N. Beardsley, Henry Berry, Wesley L. Clark, Thomas H. Newcomb, Stephen T. Palmer, Miles B. Perry, Gould A. Shelton, Aaron R. Smith.

SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . \$5,522,422.50 Loans on collateral security, 420,828.50 Town notes, . . . 39,500.00 School district notes, . 7,500.00 State bonds, . . . 550,000.00 Town, city, school district, and corporation bonds, . 6,341,392.50 Railroad bonds, . . 14,448,550.00 Railroad stocks, . . 91,100.00 Bank stocks in Conn., . 268,600.00 Bank stocks in other states, . . . 16,500.00 Real estate by foreclosure, 29,865.71 Banking house, . . 75,000.00 Premium account, . . 545,661.59 Cash in banks, . . 602,390.60 Cash in vault, . . 24,908.98	Whole amount of deposits, \$27,783,195.16 Surplus account, . . 839,271.09 Interest account, less cur- rent expenses and taxes paid, . . . 361,754.13
Total assets, . . \$28,984,220.38	Total liabilities, . . \$28,984,220.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Connecticut, 3s, 1910, \$	300,000.00	300,000.00	303,000.00
Massachusetts, 3½s, 1940,	250,000.00	250,000.00	265,000.00
Totals, \$	550,000.00	550,000.00	568,000.00
TOWN NOTES.			
Town of Newington, \$	9,500.00	9,500.00	9,500.00
" South Windsor,	30,000.00	30,000.00	30,000.00
Totals, \$	39,500.00	39,500.00	39,500.00
SCHOOL DISTRICT NOTES.			
Third, Windsor, \$	7,500.00	7,500.00	7,500.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
565 shrs. Atch., Top. & Santa Fe, pf'd., \$	56,500.00	13,000.00	59,325.00
781 " N. Y., N. H. & Hartford, .	78,100.00	78,100.00	164,010.00
Totals, \$	134,600.00	91,100.00	223,335.00
TOWN BONDS.			
Town of Canton, 4s, 1923, \$	7,000.00	7,000.00	7,230.00
" Enfield, 4s, 1909,	20,000.00	20,000.00	20,000.00
" Hartford, 3s, 1909,	79,000.00	73,892.50	77,420.00
" Meriden, 4½s, 1905-12,	48,000.00	48,000.00	49,440.00
" Middletown, 3.65s, 1909,	100,000.00	100,000.00	100,000.00
" Middletown, 4s, 1910,	50,000.00	50,000.00	50,500.00
" Middletown, 3½s, 1924,	68,000.00	68,000.00	68,000.00
" New Britain, 4s, 1911,	100,000.00	100,000.00	102,000.00
" New Britain, 4s, 1924,	20,000.00	20,000.00	21,200.00
" New Haven, 3½s, 1911-21,	150,000.00	150,000.00	150,000.00
" Portland, 3.65s, 1909,	50,000.00	50,000.00	50,000.00
" Southington, 4s, 1907-27,	50,000.00	50,000.00	51,500.00
" Stamford, 4s, 1924,	30,000.00	30,000.00	31,200.00
" Wallingford, 3.65s, 1905-24,	38,000.00	38,000.00	38,760.00
" Windsor Locks, 4s, 1909,	10,000.00	10,000.00	10,100.00
CITY BONDS.			
Cal.: Los Angeles, police, 4½s, 1905-20,	15,000.00	15,000.00	15,750.00
Los Angeles, tunnel, 4s, 1905-18,	20,000.00	20,000.00	20,800.00
San Diego, rfg., 4½s, 1926-30,	25,000.00	25,000.00	26,000.00
Conn.: New Britain, wat., 4s, 1933,	50,000.00	50,000.00	54,000.00
New Haven, sewer, 3½s, 1908-08,	21,000.00	21,000.00	21,000.00
Ill.: Chicago, imp., 4s, 1914,	25,000.00	25,000.00	25,500.00
Chicago, judg., fdg., 4s, 1918,	100,000.00	100,000.00	103,000.00
Chicago, Exposition, 4s, 1921,	175,000.00	175,000.00	180,250.00
Joliet, rfg., 4½s, 1914,	30,000.00	30,000.00	31,800.00
Ind.: Ft. Wayne, fdg., 4½s, 1913,	60,000.00	60,000.00	63,600.00
Indianapolis, pub. s., 4s, 1927,	85,000.00	85,000.00	91,800.00
Iowa: Des Moines, rfg., 4s, 1916,	25,000.00	25,000.00	26,000.00
Dubuque, rfg., 4s, 1917,	100,000.00	100,000.00	104,000.00
Ky.: Lexington, fdg., 4½s, 1932,	15,000.00	15,000.00	16,800.00
Louisville, fdg., 5s, 1911,	100,000.00	100,000.00	108,000.00
Louisville, park, 4s, 1930,	100,000.00	100,000.00	113,000.00
Mass.: Boston, park, 3½s, 1920,	50,000.00	50,000.00	50,500.00
Boston, city, 3½s, 1922,	100,000.00	100,000.00	101,000.00
Cambridge, bridge, 4s, 1918,	60,000.00	60,000.00	60,600.00
Gloucester, fdg., 4s, 1908,	50,000.00	50,000.00	50,500.00
Mich.: Detroit, water, 6s, 1906,	7,000.00	7,000.00	7,280.00
Detroit, imp., 3.65s, 1918,	75,000.00	75,000.00	77,250.00
Detroit, boulevard, 4s, 1921,	25,000.00	25,000.00	27,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.			
Mich.: Grand Rapids, wat., $4\frac{1}{2}$ s, 1912, \$	25,000.00	25,000.00	26,500.00
Muskegon, br., etc., 5s, 1906-10,	18,500.00	18,500.00	19,425.00
Minn.: Minneapolis, city h., $4\frac{1}{2}$ s, 1917,	50,000.00	50,000.00	55,000.00
Minneapolis, " 4s, 1919,	100,000.00	100,000.00	107,000.00
St. Paul, bridge, 5s, 1915,	100,000.00	100,000.00	114,000.00
Stillwater, imp., 5s, 1911,	10,000.00	10,000.00	10,600.00
Mo.: Kansas City, city h., 4s, 1910,	100,000.00	100,000.00	102,000.00
Kansas City, jdgmt., $4\frac{1}{2}$ s, 1915,	170,000.00	170,000.00	185,300.00
Kansas City, w. wks., 4s, 1924,	150,000.00	150,000.00	157,500.00
St. Louis, 4s, 1908,	150,000.00	150,000.00	151,500.00
St. Louis, 4s, 1912,	200,000.00	200,000.00	208,000.00
St. Louis, 4s, 1918,	75,000.00	75,000.00	79,500.00
Neb.: Omaha, renewal, $4\frac{1}{2}$ s, 1906,	40,000.00	40,000.00	40,400.00
Omaha, sewer, 5s, 1908,	7,000.00	7,000.00	7,210.00
Omaha, building, 5s, 1912,	68,000.00	68,000.00	72,760.00
Omaha, paving, 5s, 1913,	25,000.00	25,000.00	26,750.00
N. J.: Atlantic C., pav. etc., 4s, 1925,	50,000.00	50,000.00	51,500.00
Hoboken, imp., 4s, 1918,	100,000.00	100,000.00	103,000.00
Newark, corporate, 6s, 1908,	20,000.00	20,000.00	21,600.00
Newark, st. imp., 6s, 1909,	30,000.00	30,000.00	33,000.00
Newark, water, 4s, 1922,	25,000.00	25,000.00	27,000.00
Paterson, fdg., $4\frac{1}{2}$ s, 1906-09,	20,000.00	20,000.00	20,400.00
Paterson, sewer, 5s, 1905,	4,000.00	4,000.00	4,000.00
Paterson, st. imp., 4s, 1911,	25,000.00	25,000.00	25,250.00
Paterson, city hall, 5s, 1919-21,	25,000.00	25,000.00	28,750.00
Trenton, various, 4s, 1911,	64,000.00	64,000.00	65,920.00
N. Y.: New York, corp., $3\frac{1}{2}$ s, 1941,	100,000.00	100,000.00	100,500.00
New York, corp., $3\frac{1}{2}$ s, 1954,	250,000.00	250,000.00	251,250.00
Ohio: Cincinnati, mun., 6s, 1906,	100,000.00	100,000.00	104,000.00
Cleveland, san., etc., 4s, 1914,	100,000.00	100,000.00	102,000.00
Cleveland, s. dis., 15, 4s, 1913,	25,000.00	25,000.00	25,500.00
Cleveland, bridge, 4s, 1916,	75,000.00	75,000.00	77,250.00
Cleveland, w. wks., 4s, 1922,	100,000.00	100,000.00	103,000.00
Cleveland, sewer, 4s, 1915,	150,000.00	150,000.00	154,500.00
Columbus, various, 4s, 1908,	29,000.00	29,000.00	29,000.00
Columbus, city hall, 4s, 1909,	95,000.00	95,000.00	95,950.00
Columbus, fire dept., 4s, 1916,	25,000.00	25,000.00	25,750.00
Columbus, viaduct, 4s, 1912-22,	150,000.00	150,000.00	153,000.00
Columbus, pub. lib., 4s, 1923,	15,000.00	15,000.00	15,600.00
Columbus, sewage, 4s, 1913-33,	50,000.00	50,000.00	51,000.00
Columbus, water, 4s, 1945,	50,000.00	50,000.00	52,000.00
Columbus, work h., 4s, 1932,	15,000.00	15,000.00	15,750.00
Columbus, viaduct, $4\frac{1}{2}$ s, 1909,	30,000.00	30,000.00	30,900.00
Columbus, wat., etc., 5s, 1910,	67,000.00	67,000.00	71,890.00
Columbus, sewer, 5s, 1911,	75,000.00	75,000.00	80,250.00
Dayton, water, 4s, 1905-06,	8,000.00	8,000.00	8,000.00
Toledo, rfg., 4s, 1914,	50,000.00	50,000.00	51,250.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.				
Ohio: Toledo, rfg., 4½s, 1911,	\$	40,000.00	40,000.00	42,000.00
Toledo, street, 5s, 1911,		40,000.00	40,000.00	42,800.00
Ora.: Portland, br., etc., 5s, 1922,		100,000.00	100,000.00	116,000.00
Penn.: Scranton, bldgs., 4s, 1910,		25,000.00	25,000.00	25,500.00
Scranton, imp., 4½s, 1916,		20,000.00	20,000.00	21,600.00
Scranton, bridge, 4½s, 1919,		30,000.00	30,000.00	32,700.00
R. I.: Pawtucket, "c. loan," 4s, 1910,		50,000.00	50,000.00	50,500.00
Pawtucket, sewer, 4s, 1923,		50,000.00	50,000.00	52,000.00
Pawtucket, sewer, 4s, 1937,		50,000.00	50,000.00	52,500.00
Providence, sewer, 4s, 1921,		50,000.00	50,000.00	54,000.00
Wis.: La Crosse, school, 5s, 1913,		1,000.00	1,000.00	1,080.00
La Crosse, water, 5s, 1915,		25,000.00	25,000.00	27,500.00
Racine, pav., etc., 5s, 1914,		35,000.00	35,000.00	38,500.00
Vt.: Barre, rfg., 4s, 1906-16,		15,000.00	15,000.00	15,450.00
SCHOOL DISTRICT BONDS.				
Hartford: First, 4s, 1927,		10,000.00	10,000.00	10,400.00
Second North, 4s, 1924,		50,000.00	50,000.00	51,750.00
South, 3½s, 1931,		50,000.00	50,000.00	50,000.00
West Middle, 3½s, 1912,		128,000.00	128,000.00	128,000.00
West Middle, 3½s, 1926,		120,000.00	120,000.00	120,000.00
New Haven, 4s, 1920,		10,000.00	10,000.00	10,000.00
New London, 4s, 1919,		21,000.00	21,000.00	21,000.00
BOROUGH BONDS.				
Greenwich, 4s, 1922,		50,000.00	50,000.00	52,000.00
Wallingford, 4s, 1912,		10,000.00	10,000.00	10,200.00
Willimantic, 4s, 1914,		25,000.00	25,000.00	25,750.00
Totals,	\$	6,346,500.00	6,341,392.50	6,594,065.00
RAILROAD BONDS.				
Atchison, T. & S. F., gen., 4s, 1905,	\$	138,500.00	110,800.00	145,425.00
Atchison, T. & S. F., adj., 4s, 1905,		74,000.00	31,000.00	74,000.00
Boston & Maine:—				
Conn. & Passumpsic R., 4s, 1943,		150,000.00	150,000.00	165,000.00
Worcester, Nash. & R., 4s, 1913,		50,000.00	50,000.00	51,000.00
Burl., Cedar Rap. & No., 5s, 1906,		221,000.00	221,000.00	225,420.00
Ced. R., I. F. & N. W., 5s, 1921,		150,000.00	150,000.00	168,000.00
Iowa, M. & D. Div., 5s, 1934,		500,000.00	500,000.00	610,000.00
Central of New Jersey, 5s, 1987,		150,000.00	150,000.00	202,500.00
N. Y. & Long Branch, 4s, 1941,		50,000.00	50,000.00	55,000.00
Central Vermont:—				
New London Northern, 4s, 1910,		103,000.00	103,000.00	104,030.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Burl. & Quincy:—			
Burl. & Mo. River, 6s, 1918, \$	100,000.00	100,000.00	115,000.00
Illinois Div., gen., 3½s, 1949,	700,000.00	700,000.00	672,000.00
Illinois Div., gen., 4s, 1949,	300,000.00	300,000.00	321,000.00
Iowa Division, 4s, 1919,	225,000.00	225,000.00	229,500.00
Iowa Division, 5s, 1919,	175,000.00	175,000.00	192,500.00
Nebraska Extension, 4s, 1927,	100,000.00	100,000.00	107,000.00
Chic. & East. Ill., 1st s. f., 6s, 1907,	120,000.00	120,000.00	126,000.00
First consol., 6s, 1934,	24,000.00	24,000.00	33,120.00
General, 5s, 1937,	200,000.00	200,000.00	242,000.00
Chicago & Ind. Coal, 5s, 1936,	110,000.00	110,000.00	132,000.00
Chicago, Mil. & St. Paul:—			
Chicago & Lake Sup., 5s, 1921,	50,000.00	50,000.00	57,000.00
Chicago & Pacific, 6s, 1910,	175,000.00	175,000.00	192,500.00
Chic. & Pacific West, 5s, 1921,	160,000.00	160,000.00	185,600.00
Dubuque, 6s, 1920,	75,000.00	75,000.00	93,750.00
General, 3½s, 1989,	100,000.00	100,000.00	98,000.00
General, 4s, 1989,	150,000.00	150,000.00	165,000.00
Hastings & Dakota, 7s, 1910,	50,000.00	50,000.00	57,000.00
La Crosse & Davenport, 5s, 1919,	100,000.00	100,000.00	113,000.00
Mineral Point, 5s, 1910,	50,000.00	50,000.00	52,500.00
Southern Minnesota, 6s, 1910,	75,000.00	75,000.00	81,750.00
Southwestern, 6s, 1909,	150,000.00	150,000.00	162,000.00
Terminal, 5s, 1914,	50,000.00	50,000.00	55,000.00
Wisconsin & Minnesota, 5s, 1921,	50,000.00	50,000.00	57,500.00
Wisconsin Valley, 7s, 1909,	50,000.00	50,000.00	57,000.00
Chicago & Northwestern:—			
General, 3½s, 1987,	100,000.00	100,000.00	101,000.00
Chic., St. Paul, M. & O., 3½s, 1930,	400,000.00	400,000.00	380,000.00
Chic., St. Paul, M. & O., 6s, 1930,	100,000.00	100,000.00	138,000.00
Chicago & Tomah, 6s, 1905,	130,000.00	130,000.00	132,600.00
Des Moines & Minn., 7s, 1907,	30,000.00	30,000.00	32,100.00
Madison Extension, 7s, 1911,	30,000.00	30,000.00	35,400.00
Mil., Lake Shore & W., 6s, 1921,	10,000.00	10,000.00	12,800.00
Northern Illinois, 5s, 1910,	30,000.00	30,000.00	31,500.00
Northwestern Union, 7s, 1917,	125,000.00	125,000.00	165,000.00
St. Paul & Sioux City, 6s, 1919,	254,000.00	254,000.00	317,500.00
Chicago, R. I. & Pacific, 6s, 1917,	250,000.00	250,000.00	305,000.00
General, 4s, 1988,	750,000.00	750,000.00	787,500.00
Chicago & Western Ind., 6s, 1932,	253,000.00	253,000.00	290,850.00
Cin., Ham. & Dayton, 6s, 1905,	35,000.00	35,000.00	35,000.00
Cin., Ham. & Dayton, 7s, 1905,	25,000.00	25,000.00	25,000.00
Delaware & Hud. Canal, 7s, 1917,	125,000.00	125,000.00	168,750.00
Albany & Susquehanna, 6s, 1906,	160,000.00	160,000.00	164,800.00
Albany & Susquehanna, 7s, 1906,	55,000.00	55,000.00	57,750.00
Rensselaer & Saratoga, 7s, 1921,	50,000.00	50,000.00	70,000.00
Delaware, Lack. & West:—			
Morris & Essex, 7s, 1914,	101,000.00	101,000.00	129,280.00
N. Y., Lack. & West., 6s, 1921,	110,000.00	110,000.00	140,800.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Syracuse, Bin. & N. Y., 7s, 1906, \$	130,000.00	130,000.00	137,800.00
Elgin, Joliet & Eastern, 5s, 1941,	50,000.00	50,000.00	60,000.00
Erie:—			
Buffalo, N. Y. & Erie,, 7s, 1916,	26,000.00	26,000.00	32,500.00
Cleve. & Mahoning V., 5s, 1938,	210,000.00	210,000.00	247,800.00
Northern of N. J., 6s, 1917,	20,000.00	20,000.00	21,400.00
Sharon, 4½s, 1919,	50,000.00	50,000.00	53,500.00
Great Northern:—			
Eastern of Minnesota, 5s, 1908,	227,000.00	227,000.00	232,107.50
Eastern of Minnesota, 4s, 1948,	100,000.00	100,000.00	105,000.00
St. Paul, Minn. & Man., 6s, 1909,	50,000.00	50,000.00	55,000.00
Dakota Extension, 6s, 1910,	200,000.00	200,000.00	224,000.00
Consol., 4½s, 1933,	400,000.00	400,000.00	448,000.00
Consol., 6s, 1933,	65,000.00	65,000.00	89,700.00
Willmar & Sioux Falls, 5s, 1938,	100,000.00	100,000.00	121,000.00
Illinois Central:—			
Chic., St. Louis & N. O., 3½s, 1951,	300,000.00	300,000.00	285,000.00
Chic., St. Louis & N. O., 5s, 1951,	100,000.00	100,000.00	124,000.00
Kankakee Division, 5s, 1921,	30,000.00	30,000.00	34,500.00
Main Line, 3½s, 1951,	50,000.00	45,750.00	47,500.00
Springfield Division, 3½s, 1951,	250,000.00	250,000.00	237,500.00
Western Lines, 4s, 1951,	120,000.00	120,000.00	130,800.00
Louisville & Nashville:—			
Evansville, H. & Nash., 6s, 1919,	38,000.00	38,000.00	43,320.00
General, 6s, 1930,	150,000.00	150,000.00	195,000.00
Louisville, Cin. & Lex., 4½s, 1931,	112,000.00	112,000.00	124,320.00
Minneapolis & St. Louis, 7s, 1907,	45,000.00	45,000.00	48,600.00
First, consol., 5s, 1934,	300,000.00	300,000.00	354,000.00
Iowa Extension, 7s, 1909,	70,000.00	70,000.00	76,300.00
Minneapolis & Duluth, 7s, 1907,	80,000.00	80,000.00	86,400.00
Pacific Extension, 6s, 1921,	65,000.00	65,000.00	78,000.00
Southwestern Exten., 7s, 1910,	35,000.00	35,000.00	38,500.00
Missouri Pacific:—			
Pacific of Missouri, 4s, 1938,	50,000.00	50,000.00	51,500.00
N. Y. Cent. & Hud. River, 3½s, 1907,	50,000.00	50,000.00	50,000.00
Det. & Bay C. (M. C.), 5s, 1931,	100,000.00	100,000.00	120,000.00
Det., Monroe & Toledo, 7s, 1906,	25,000.00	25,000.00	25,750.00
Grand Riv. Val. (M. C.), 6s, 1909,	50,000.00	50,000.00	54,000.00
Joliet & Northern Ind., 7s, 1907,	100,000.00	100,000.00	108,000.00
Kalamazoo & S. Haven, 5s, 1939,	50,000.00	50,000.00	62,500.00
Kalamazoo & W. Pig., 5s, 1940,	50,000.00	50,000.00	62,500.00
Mahoning Coal, 5s, 1934,	100,000.00	100,000.00	120,000.00
Michigan Central, 3½s, 1952,	50,000.00	50,000.00	50,000.00
McKeesport & Belle V., 6s, 1918,	60,000.00	60,000.00	70,800.00
Norwood & Montreal, 5s, 1916,	25,000.00	25,000.00	27,500.00
Pitts., McK. & Yough., 6s, 1932,	150,000.00	150,000.00	202,500.00
Utica & Black River, 4s, 1922,	150,000.00	150,000.00	166,000.00
N. Y., N. H. & Hartford:—			
Danbury & Norwalk, 5s, 1920,	100,000.00	100,000.00	115,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y., N. H. & Hartford:—			
Harlem Riv. & Port C., 4s, 1954, \$	250,000.00	250,000.00	270,000.00
New England, 4s, 1945,	50,000.00	50,000.00	54,000.00
Pennsylvania:—			
Ashtabula & Pittsburg, 6s, 1908,	36,000.00	36,000.00	38,160.00
Bald Eagle Valley, 6s, 1910,	21,000.00	21,000.00	22,470.00
Cleve. & Pittsburg, 4½s, 1942,	50,000.00	50,000.00	59,000.00
Cleveland & Pittsburg, 3½s, 1948,	100,000.00	100,000.00	99,000.00
Elmira & Williamsport, 6s, 1910,	40,000.00	40,000.00	43,200.00
Erie & Pittsburg, gen., 3½s, 1940,	200,000.00	200,000.00	196,000.00
Little Miami, 5s, 1912,	100,000.00	100,000.00	108,000.00
Pitts., Ft. W. & Chic., 7s, 1912,	69,000.00	69,000.00	82,800.00
Sunbury & Lewistown, 4s, 1936,	85,000.00	85,000.00	89,250.00
Terre Haute & Ind., 5s, 1925,	250,000.00	250,000.00	295,000.00
United N. J. & Canal, 4s, 1929,	100,000.00	100,000.00	108,000.00
United N. J. & Canal, 4s, 1944,	150,000.00	150,000.00	168,000.00
Peoria & Pekin Union, 6s, 1921,	100,000.00	100,000.00	120,000.00
Term'l Assn. of St. Louis, 4½s, 1939,	110,000.00	110,000.00	123,200.00
Term'l Assn. of St. Louis, 5s, 1944,	181,000.00	181,000.00	220,820.00
Union Pacific, 4s, 1947,	100,000.00	100,000.00	106,000.00
Totals,	\$ 14,523,500.00	14,448,550.00	16,129,322.50
BANK STOCKS.			
300 shrs. Aetna, National, Hartford, \$	30,000.00	30,000.00	60,000.00
400 " American National, "	20,000.00	20,000.00	28,000.00
296 " Charter Oak " "	29,600.00	29,600.00	38,480.00
250 " Far. & Mec. " "	25,000.00	25,000.00	30,000.00
70 " First " "	7,000.00	7,000.00	9,800.00
315 " Hartford " "	31,500.00	31,500.00	44,100.00
700 " National Exchange, " "	35,000.00	35,000.00	45,500.00
250 " Phoenix National, " "	25,000.00	25,000.00	31,250.00
123 " State, " "	12,300.00	12,300.00	18,450.00
40 " Conn. Trust & S. D. Co., " "	4,000.00	4,000.00	10,000.00
50 " Hartford Trust Co., " "	5,000.00	5,000.00	9,500.00
75 " First National, Litchfield,	7,500.00	7,500.00	7,500.00
50 " First " Meriden,	5,000.00	5,000.00	10,000.00
60 " First " Norwich,	6,000.00	6,000.00	4,500.00
100 " Home " Meriden,	10,000.00	10,000.00	13,000.00
41 " Merchants Nat., Norwich,	4,100.00	4,100.00	4,715.00
66 " Meriden " Meriden,	6,600.00	6,600.00	7,260.00
100 " Waterbury " Waterbury,	5,000.00	5,000.00	8,000.00
85 " Am. Exch. " New York,	8,500.00	8,500.00	23,375.00
25 " Citizens Central Nat., "	2,500.00	2,500.00	4,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
25 shares First Nat., New York, \$	2,500.00	2,500.00	19,375.00
30 " Mechanics Nat., "	3,000.00	3,000.00	8,700.00
Totals, \$	285,100.00	285,100.00	435,505.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	50,615; total amount, \$10,100,330.72	
2	Number of depositors having \$1,000, and not over \$2,000,	4,547; total amount,	6,275,120.87
3	Number of depositors having \$2,000, and not over \$1,000,	3,053; total amount,	11,397,707.62
4	Number of depositors having over \$10,000,	1; total amount,	10,035.95
5	Total number of depositors,	58,216; total deposits,	\$27,783,195.16
6	Largest amount due a single depositor,		10,035.95
7	Number of accounts opened during the past year, 7,279; number closed, 4,612; increase, 2,667.		
8	Amount deposited, including interest credited, during the past year,		5,310,889.74
9	Amount withdrawn during the past year,		3,433,072.35
10	Amount of increase,		1,877,817.39
11	Total of interest and profit and loss and rent accounts per last report,	\$345,520.90	
12	Amount of income received during the year,	1,274,233.71—	1,619,754.61
13	Total expenses, including salaries, during the year,	38,154.09	
14	State tax during the year,	62,718.24	
15	Town and City taxes and assessments paid,	483.60	
16	Net amount of premiums charged off,	128,176.50	
17	All other amounts charged off,	3,234.63	
18	Dividends, 2 per cent. paid Dec. 1, 1904; amount,	501,003.01	
	2 per cent. paid June 1, 1905; amount,	517,508.88	
19	Net amount carried to surplus,	6,721.53	
20	Total of interest and profit and loss and rent accounts per this report,	361,754.13—	1,619,754.61
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,000.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		109,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$75,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . .	About 2%
28	Net income from foreclosed real estate during the past year, .	972.90
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.— President, Jonathan B. Bunce; Vice-Presidents, Drayton Hillyer, Henry K. Morgan, Appleton R. Hillyer, Gurdon W. Russell, George L. Chase, Theodore Lyman, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Meigs H. Whaples, James P. Taylor, Charles E. Gross; Treasurer, A. E. Hart; Assistant Treasurer, Sidney W. Crofut; 2d Assistant Treasurer, C. T. Millard; Trustees, Jonathan B. Bunce, A. E. Hart, William B. Clark, James Nichols, George H. Day, William C. Skinner, Ernest Cady, George E. Taintor, Samuel G. Dunham, Silas Chapman, Jr., Charles H. Northam, Lyman B. Brainerd, James M. Thomson, Francis Parsons, Arthur L. Shipman, George H. Burt, John R. Hills, John S. Camp, Sylvester C. Dunham, Charles P. Cooley, Patrick Garvan, Lucius A. Barbour, James H. Bidwell, John O. Enders.

SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$641,921.67	Whole amount of deposits, \$1,478,471.04	
Loans on collateral security, . . .	40,788.00	Surplus account, . . .	45,000.00
Loans on personal security, . . .		Interest account, less current expenses and taxes paid, . . .	38,304.06
only, . . .	8,369.50		
Town, city, and borough notes and orders, . . .	78,200.00		
School district notes and orders, . . .	15,000.00		
State warrants, . . .	6,098.33		
Town, city, school district, and corporation bonds, . . .	125,000.00		
Railroad bonds, . . .	324,000.00		
Bank stocks in Connecticut, . . .	119,340.00		
Bank stocks in other states, . . .	39,100.00		
Real estate by foreclosure, . . .	16,655.00		
Banking house, . . .	9,000.00		
Premium account, . . .	55,415.19		
Cash in banks, . . .	78,470.79		
Cash in vault, . . .	4,416.62		
Total assets, . . .	\$1,561,775.10	Total liabilities, . . .	\$1,561,775.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Washington, \$	6,098.33	6,098.33	6,098.33
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Bor. of Southington, \$	15,500.00	15,500.00	15,500.00
“ Wallingford,	21,200.00	21,200.00	21,200.00
Town of Wallingford,	17,000.00	17,000.00	17,000.00
“ Plainville,	13,000.00	13,000.00	13,000.00
“ Bristol,	10,000.00	10,000.00	10,000.00
“ Cheshire,	1,500.00	1,500.00	1,500.00
Totals, \$	78,200.00	78,200.00	78,200.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Central, Wallingford, \$	15,000.00	15,000.00	15,000.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Bristol, Conn., 4s, 1911, \$	5,000.00	5,000.00	5,100.00
Cincinnati, Ohio, 7s, 1908,	16,000.00	16,000.00	17,600.00
Cincinnati, Ohio, 6s, 1909,	4,000.00	4,000.00	4,360.00
Colorado Springs, Colo., 4s, 1924,	5,000.00	5,000.00	5,100.00
Duluth, Minn., 4s, 1920,	5,000.00	5,000.00	5,000.00
Louisville, Ky., 4s, 1928,	5,000.00	5,000.00	5,400.00
Los Angeles, Cal., 4s, 1906,	6,000.00	6,000.00	6,000.00
Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,200.00
Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,300.00
New Haven, Conn., 3½s, 1923,	10,000.00	10,000.00	10,000.00
Paterson, N. J., 4s, 1932,	6,000.00	6,000.00	6,510.00
Portland, Conn., 4s, 1905,	5,000.00	5,000.00	5,000.00
Portland, Ore., 5s, 1922,	10,000.00	10,000.00	11,700.00
Pueblo, Colo., 5s, 1912,	5,000.00	5,000.00	5,300.00
St. Paul, Minn., 5s, 1905,	5,000.00	5,000.00	5,250.00
St. Paul, Minn., 4s, 1920,	5,000.00	5,000.00	5,200.00
Toledo, Ohio, 4s, 1922,	5,000.00	5,000.00	5,225.00
West Hartford, Conn., 4s, 1920,	10,000.00	10,000.00	10,500.00
W. Haven Union Sch., Ct., 4½s, 1909,	3,000.00	3,000.00	3,090.00
Woonsocket, R. I., 4s, 1915,	5,000.00	5,000.00	5,150.00
Totals, \$	125,000.00	125,000.00	131,985.00
RAILROAD BONDS.			
Burl. Cedar Rap. & No., 5s, 1906, \$	5,000.00	5,000.00	5,050.00
Burl. & Missouri Riv., 6s, 1918,	5,000.00	5,000.00	6,150.00
Buffalo & Susquehanna, 4s, 1951,	15,000.00	15,000.00	14,850.00
C. B. & Q., Ill. Division, 3½s, 1949,	30,000.00	29,000.00	28,800.00
Chicago, Mil. & St. Paul:—			
Mineral Point, 5s, 1910,	15,000.00	15,000.00	15,825.00
Chic. & Pacific West., 5s, 1921,	30,000.00	30,000.00	34,500.00
Chicago & Pacific, 6s, 1910,	5,000.00	5,000.00	5,500.00
Terminal, 5s, 1914,	5,000.00	5,000.00	5,450.00
Dubuque, 6s, 1920,	5,000.00	5,000.00	6,250.00
Chicago & Northwestern:—			
Menominee, 7s, 1911,	10,000.00	10,000.00	11,700.00
Chicago & Tomah, 6s, 1905,	20,000.00	20,000.00	20,000.00
Northwestern Union, 7s, 1917,	15,000.00	15,000.00	19,650.00
Chicago & Eastern Ill., 5s, 1937,	5,000.00	5,000.00	6,000.00
Chicago, St. L. & N. O., 5s, 1951,	10,000.00	10,000.00	12,000.00
Chicago, R. I. & Pacific, 4s, 1988,	25,000.00	25,000.00	26,250.00
Dakota & Gt. Southern, 5s, 1916,	10,000.00	10,000.00	11,000.00
Evansville & Terre Haute, 5s, 1930,	5,000.00	5,000.00	5,000.00
Ill. Cent., Western Lines, 4s, 1951,	6,000.00	6,000.00	6,120.00
Iowa Falls & Sioux City, 7s, 1917,	15,000.00	15,000.00	19,500.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Louisville & Nashville, 5s, 1937,	1,000.00	1,000.00	1,190.00
Louisville & Nashville, 6s, 1930,	10,000.00	10,000.00	11,900.00
Minneapolis & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,000.00
Minneapolis & St. Louis, 6s, 1921,	5,000.00	5,000.00	6,150.00
Montana Central, 6s, 1932,	1,000.00	1,000.00	1,160.00
N. Y., N. H. & Hartford, 4s, 1914,	10,000.00	10,000.00	10,200.00
N. Y., N. H. & Hartford, 4s, 1954,	5,000.00	5,000.00	5,350.80
N. Y., Phila. & Norfolk, 4s, 1939,	5,000.00	5,000.00	5,200.00
Pitts., McK. & Yough., 6s, 1932,	5,000.00	5,000.00	6,600.00
Portland & Rumford Falls, 4s, 1926,	5,000.00	5,000.00	5,150.00
Potomac Valley, 5s, 1941,	10,000.00	10,000.00	11,700.00
Southern Indiana, 4s, 1951,	5,000.00	5,000.00	4,775.00
St. Louis, Iron Mt. & So.:—			
River & Gulf, 4s, 1933,	5,000.00	5,000.00	4,700.00
St. P., M. & M., Dakota, 6s, 1910,	7,000.00	7,000.00	7,700.00
Totals, \$	325,000.00	324,000.00	356,370.00
BANK STOCKS.			
20 shrs. Exchange, Hartford, \$	1,000.00	1,000.00	1,260.00
22 " Aetna, "	2,200.00	2,200.00	4,290.00
31 " Charter Oak, "	3,100.00	3,100.00	4,030.00
64 " First National, "	6,400.00	6,400.00	8,960.00
175 " American, "	8,750.00	8,750.00	12,250.00
6 " Farmers & Mechanics, "	600.00	600.00	702.00
16 " Phoenix, "	1,600.00	1,600.00	2,000.00
32 " City, "	3,200.00	3,200.00	2,944.00
50 " Yale, New Haven,	5,000.00	5,000.00	6,600.00
110 " Merchants, "	5,500.00	5,500.00	7,370.00
35 " Tradesmen's, "	3,500.00	3,500.00	6,300.00
264 " New Haven Co., "	2,640.00	2,640.00	4,158.00
28 " Second National, "	2,800.00	2,800.00	5,488.00
10 " Middletown, Middletown,	750.00	750.00	787.50
30 " Middlesex Co., "	3,000.00	3,000.00	2,250.00
30 " First National, "	3,000.00	3,000.00	3,000.00
10 " Columbia Trust Co., "	1,000.00	1,000.00	1,000.00
38 " First National, Norwich,	3,600.00	3,600.00	3,240.00
50 " Thames, "	5,000.00	5,000.00	8,250.00
64 " First National, Meriden,	6,400.00	6,400.00	12,900.00
128 " Home, "	12,800.00	12,800.00	15,360.00
107 " Meriden, "	10,700.00	10,700.00	10,700.00
41 " Birmingham, "	4,100.00	4,100.00	7,175.00
65 " New Britain, "	6,500.00	6,500.00	9,100.00
50 " Mechanics, New Britain,	5,000.00	5,000.00	8,750.00
50 " Union, New London,	5,000.00	5,000.00	5,000.00
62 " Southington, "	6,200.00	6,200.00	6,200.00
176 " American Exchange, New York,	17,600.00	17,600.00	48,400.00
175 " Commerce, "	17,500.00	17,500.00	35,000.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.			
50 shrs. Merchants, New York, \$	2,500.00	2,500.00	4,250.00
10 " Shoe & Leather, "	1,000.00	1,000.00	1,500.00
5 " First National, "	500.00	500.00	3,850.00
Totals, \$	158,440.00	158,440.00	252,964.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,358; total amount,	\$428,498.46
2	Number of depositors having \$1,000 and not over \$2,000,	223; total amount,	300,805.23
3	Number of depositors having over \$2,000, and not over \$10,000,	168; total amount,	609,052.03
4	Number of depositors having over \$10,000,	9; total amount,	140,115.32
5	Total number of depositors,	2,758; total deposits,	\$1,478,471.04
6	Largest amount due a single depositor,		30,000.00
7	Number of accounts opened during the past year, 310; number closed, 219; increase, 91.		
8	Amount deposited, including interest credited, during the past year,		232,607.78
9	Amount withdrawn during the past year,		180,924.56
10	Amount of increase,		51,683.22
11	Total of interest and profit and loss and rent accounts per last report,	\$35,161.95	
12	Amount of income received during the year,	76,708.99—	111,870.94
13	Total expenses, including salaries, during the year,	4,164.08	
14	State tax during the year,	2,512.80	
15	Town and City taxes and assessments paid,	780.64	
16	Net amount of premiums charged off,	5,761.00	
17	All other amounts charged off,	2,416.29	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	28,047.73	
	2 per cent. paid July 1, 1905; amount,	28,714.57	
19	Net amount carried to surplus,	1,169.77	
20	Total of interest and profit and loss and rent accounts per this report,	38,304.06—	111,870.94
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		2,000.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		39,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,350.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$11,100.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	3.4%
28	Net income from foreclosed real estate during the past year, . .	567.67
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.— President, M. H. Holcomb; Treasurer, L. B. Neal; Directors or Trustees, Amon Bradley, M. N. Woodruff, J. H. Pratt, E. P. Hotchkiss, C. H. Clark, J. Frank Pratt, J. W. Gridley, Henry Newell.

SOUTH NORWALK SAVINGS BANK.

GEORGE F. BEARSE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$810,325.00	Whole amount of deposits, \$1,771,405.43	
Loans on collateral security, . . .	25,028.85	Surplus account, . . .	70,000.00
Loans on personal security only, . . .	4,500.00	Interest account, less current expenses and taxes paid, . . .	29,602.84
Town, city, and borough notes and orders, . . .	26,500.00	Profit and loss account, . . .	23,777.41
School district notes and orders, . . .	47,525.00	Rent account, . . .	131.00
Town, city, school district, and corporation bonds, . . .	191,170.64		
Railroad bonds, . . .	528,340.00		
Bank stocks in Connecticut, . . .	6,100.00		
Real estate by foreclosure, . . .	5,025.00		
Banking house, . . .	18,000.00		
Premium account, . . .	75,750.00		
Cash in banks, . . .	152,791.56		
Cash in vault, . . .	3,860.63		
Total assets, . . .	\$1,894,916.68	Total liabilities, . . .	\$1,894,916.68

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of South Norwalk, \$	19,000.00	19,000.00	19,000.00
Town of Norwalk,	7,500.00	7,500.00	7,500.00
Totals, \$	26,500.00	26,500.00	26,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
So. Norwalk Union, \$	41,000.00	41,000.00	41,000.00
So. Five Mile River,	3,700.00	3,700.00	3,700.00
Middle Five Mile River,	1,175.00	1,175.00	1,175.00
East Norwalk,	1,650.00	1,650.00	1,650.00
Totals, \$	47,525.00	47,525.00	47,525.00

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Danbury, Conn., 4s, 1927-29, \$	15,000.00	15,000.00	15,567.00
Lyne, Conn., 4s, 1918,	15,000.00	15,000.00	15,372.00
18th, Stonington, Ct., 4s, 1918,	15,000.00	15,000.00	15,382.50
Pueblo, Col., 4½s, 1914,	5,000.00	5,000.00	5,282.50
Pueblo, Col., 5s, 1912,	10,000.00	10,000.00	10,143.00
South Denver, Col., 6s, 1906,	3,000.00	3,000.00	3,000.00
Colorado Springs, Col., 4s, 1919,	20,000.00	20,000.00	20,286.00
Sioux City, Iowa, 5s, 1912,	500.00	500.00	500.00
Council Bluffs, Iowa, 4½s, 1918,	3,000.00	3,000.00	3,000.00
Topeka, Kan., 5s, 1913,	10,000.00	10,000.00	10,857.00
Wichita, Kan., 6s, 1921,	9,000.00	9,000.00	11,360.00
Kansas City, Kan., 6s, 1915,	10,000.00	10,000.00	11,862.00
Omaha, Neb., 4s, 1918,	2,000.00	2,000.00	2,050.00
Omaha, Neb., 5s, 1909,	10,000.00	10,000.00	10,406.00
South Omaha, Neb., 5s, 1924,	10,000.00	10,000.00	10,660.00
Portland, Ore., 5s, 1928,	14,000.00	14,000.00	16,681.00
Portland, Ore., 6s, 1907-08,	29,670.64	29,670.64	31,213.44
Spokane, Wash., 5s, 1914,	10,000.00	10,000.00	10,947.00
Totals, \$	191,170.64	191,170.64	204,569.44
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	10,000.00	10,000.00	10,344.00
Balt. & Harrisburg, 5s, 1936,	5,000.00	5,000.00	6,140.00
Buffalo & Susquehanna, 4s, 1951,	30,000.00	29,490.00	29,550.00
Chic. & Hammond & West., 6s, 1937,	10,000.00	10,000.00	12,820.00
Chicago, Mil. & St. Paul:—			
General, 4s, 1989,	10,000.00	10,000.00	11,131.50
Wis. & Minn. Div., 5s, 1921,	15,000.00	15,000.00	17,118.75
Chicago & Northwestern:—			
Chic., St. Paul, M. & O., 6s, 1930,	50,000.00	50,000.00	69,062.50
St. Paul & Sioux City, 6s, 1919,	25,000.00	25,000.00	31,312.60
Chicago, R. I. & Pacific:—			
Burl., Ced. Rap. & No., 5s, 1934,	40,000.00	40,000.00	48,200.00
Chicago & Eastern Ill., 5s, 1937,	75,000.00	75,000.00	90,750.00
Chicago & Indiana Coal, 5s, 1936,	15,000.00	15,000.00	17,981.25
General, 4s, 1988,	24,000.00	24,000.00	25,320.00
Minn. & St. Louis, 5s, 1934,	35,000.00	35,000.00	38,150.00
Consolidated Railway, 4s, 1954,	5,000.00	4,850.00	4,850.00
Genesee & Wyoming, 5s, 1954,	10,000.00	10,000.00	11,000.00
Great Northern:—			
Eastern of Minn., 4s, 1948,	10,000.00	10,000.00	10,000.00
Montana Central, 5s, 1937,	5,000.00	5,000.00	5,912.50
Montana Central, 6s, 1937,	25,000.00	25,000.00	34,000.00

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. Paul, Minn. & Man.:—			
Consol., 4½s, 1933, \$	20,000.00	20,000.00	22,550.00
Consol., 6s, 1933,	32,000.00	32,000.00	44,240.00
Dakota Extension, 6s, 1910,	7,000.00	7,000.00	7,770.00
Louisville & Nashville, 5s, 1937,	5,000.00	5,000.00	5,987.50
Unified, 4s, 1940,	11,000.00	11,000.00	11,495.00
Peoria & Pekin Union, 6s, 1921,	30,000.00	30,000.00	37,881.00
St. Louis Mer. Bridge, 5s, 1930,	10,000.00	10,000.00	11,450.00
Term'l Assn. of St. L., 5s, 1944,	15,000.00	15,000.00	18,037.50
Totals, \$	529,000.00	528,340.00	633,054.00
BANK STOCKS.			
61 shrs. City National, So. Norwalk, Ct., \$	6,100.00	6,100.00	11,590.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,177; total amount,	\$762,549.06
2	Number of depositors having \$1,000, and not over \$2,000,	398; total amount,	512,841.47
3	Number of depositors having over \$2,000, and not over \$10,000,	169; total amount,	496,014.90
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,744; total deposits,	\$1,771,405.43
6	Largest amount due a single depositor,		7,150.71
7	Number of accounts opened during the past year, 936; number closed, 579; increase, 357.		
8	Amount deposited, including interest credited, during the past year,		597,508.27
9	Amount withdrawn during the yast year,		390,088.90
10	Amount of increase,		207,419.37
11	Total of interest and profit and loss and rent accounts per last report,	\$40,414.14	
12	Amount of income received during the year,	88,951.61—	129,365.75
13	Total expenses, including salaries, during the year,	4,958.33	
14	State tax during the year,	3,484.57	
15	Town and City taxes and assessments paid,	96.50	
16	Net amount of premiums charged off,	4,268.25	
17	All other amounts charged off,	800.00	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	30,105.58	
	2 per cent. paid July 1, 1905; amount,	32,141.27	
19	Net amount carried to surplus,	0	

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	Total of interest and profit and loss and rent accounts per this report,	\$53,511.25—\$129,365.75	
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		1,600.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.0617 plus
28	Net income from foreclosed real estate during the past year,		309.18
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.— President, Alden Solmans; Treasurer, George F. Bearse; Directors or Trustees, Alden Solmans, John H. Knapp, Henry I. Smith, Edward Beard, John H. Light, Josiah R. Marvin, George F. Bearse, Henry Seymour, Charles E. Dow, Charles G. Bohman, Frederick B. Baker, Frederick H. Rowan, Frank D. Layton, Charles W. Bell.

SOUTHPORT SAVINGS BANK.

CHARLES C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$209,663.00	Whole amount of deposits, . . .	\$862,387.35
Loans on collateral security, . . .	36,947.92	Surplus account, . . .	26,000.00
Town notes, . . .	18,000.00	Profit and loss account, . . .	
Town, city, school district, . . .		less expense account, . . .	78,802.03
and corporation bonds, . . .	241,000.00		
Railroad bonds, . . .	405,000.00		
Bank stocks in Connecticut, . . .	6,100.00		
Banking house, . . .	5,000.00		
Cash in banks, . . .	43,667.65		
Cash in vault, . . .	1,810.81		
Total assets, . . .	\$967,189.38	Total liabilities, . . .	\$967,189.38

INVESTMENTS.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.							
Town notes,	\$				18,000.00	18,000.00	18,000.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.							
Boston, City, 4s, 1912, \$					8,000.00	8,000.00	8,220.00
Cincinnati, " 5s, 1910,					10,000.00	10,000.00	10,525.00
Chicago, " 4s, 1915,					10,000.00	10,000.00	10,175.00
Cambridge, " 4s, 1912,					1,000.00	1,000.00	1,022.50
Cambridge, " 4s, 1924,					1,000.00	1,000.00	1,055.50
Dayton, " 5s, 1909,					22,000.00	22,000.00	22,715.00
Dayton, " 5s, 1911,					25,000.00	25,000.00	26,312.50
Danbury, " 4s, 1935,					5,000.00	5,000.00	5,212.50
Danbury, " 4s, 1936,					5,000.00	5,000.00	5,212.50
Hartford, " 3½s, 1926,					2,000.00	2,000.00	2,040.00
Hartford, " 4s, 1917,					2,000.00	2,000.00	2,110.00
Kansas, " 4½s, 1915,					10,000.00	10,000.00	10,625.00
Kansas, " 5s, 1908-13,					20,000.00	20,000.00	20,600.00
Lowell, " 4s, 1920,					2,000.00	2,000.00	2,095.00
Omaha, " 4s, 1933,					12,000.00	12,000.00	12,480.00
Omaha, " 5s, 1909,					10,000.00	10,000.00	10,350.00
Paterson, " 4½s, 1910,					5,000.00	5,000.00	5,100.00
Portland, " 5s, 1925,					10,000.00	10,000.00	11,400.00
Pawtucket, " 4s, 1934,					10,000.00	10,000.00	10,200.00
Toledo, " 3½s, 1930,					5,000.00	5,000.00	4,750.00

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
Bethel, Town, 4s, 1919, \$	4,000.00	4,000.00	4,100.00
Danbury, " 3½s, 1932,	10,000.00	10,000.00	9,575.00
New Hartford, " 3½s, 1921,	10,000.00	10,000.00	9,700.00
Stonington, " 4s, 1918,	10,000.00	10,000.00	10,225.00
Windsor Locks, " 4s, 1919,	1,000.00	1,000.00	1,020.00
Windsor Locks, " 4s, 1929,	10,000.00	10,000.00	10,375.00
Windham, " 4s, 1925,	10,000.00	10,000.00	10,325.00
Bristol, " 4s, 1907,	3,000.00	3,000.00	3,037.50
Bristol, " 4s, 1910,	3,000.00	3,000.00	3,037.50
Bristol, " 4s, 1913,	3,000.00	3,000.00	3,037.50
Bristol, " 4s, 1916,	2,000.00	2,000.00	2,025.00
Totals, \$	241,000.00	241,000.00	248,658.00
RAILROAD BONDS.			
Atlantic Coast Line, 4s, 1952, \$	40,000.00	40,000.00	41,600.00
Atchison, Topeka & S. F., 4s, 1995,	8,000.00	8,000.00	7,520.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	10,000.00	9,800.00
Chicago, Mil. & St. Paul:—			
Mineral Point Div., 5s, 1910,	18,000.00	18,000.00	18,855.00
Consolidated (N. Y., N. H. & H.), 3s, 3½s, 4s, 1930,	35,000.00	35,000.00	31,500.00
Debentures, 4s, 1954,	11,000.00	11,000.00	10,697.50
N. Y., N. H. & Hartford, 3½s, 1954,	25,000.00	25,000.00	24,187.50
Chicago, Burl. & Quincy:—			
Illinois Division, 3½s, 1949,	20,000.00	20,000.00	19,200.00
Nebraska Extension, 4s, 1927,	10,000.00	10,000.00	10,675.00
Chicago, R. I. & Pacific, 4s, 1988,	20,000.00	20,000.00	21,000.00
Chicago & Northwestern:—			
Ottumwa & Ced. Falls, 5s, 1909,	31,000.00	31,000.00	32,472.50
Minnesota & Iowa, 3½s, 1924,	13,000.00	13,000.00	12,366.25
Boyer Valley, 3½s, 1923,	12,000.00	12,000.00	11,415.00
Sioux City & Pacific, 3½s, 1936,	10,000.00	10,000.00	9,675.00
Chicago & Alton, 3s, 1949,	20,000.00	20,000.00	16,800.00
Minneapolis & St. Louis, 4s, 1949,	20,000.00	20,000.00	18,900.00
Midland of New Jersey, 6s, 1910,	6,000.00	6,000.00	6,450.00
Ill. Cent., Louisville Div., 3½s, 1953,	10,000.00	10,000.00	9,450.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	27,750.00
Southern Indiana, 4s, 1951,	30,000.00	30,000.00	28,650.00
St. Paul, Minn. & Man., 4s, 1937,	5,000.00	5,000.00	5,100.00
St. Louis & Iron Mountain:—			
River & Gulf Division, 4s, 1933,	26,000.00	26,000.00	24,797.50
Totals, \$	405,000.00	405,000.00	398,861.25

SOUTHPORT SAVINGS BANK. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
60 shrs. Central Nat., Middletown, Ct. \$	4,500.00	4,500.00	4,620.00
16 " Norwalk Nat., Norwalk,	1,600.00	1,600.00	1,760.00
Totals, \$	6,100.00	6,100.00	6,380.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,247; total amount,	\$287,614.01
2	Number of depositors having \$1,000, and not over \$2,000,	172; total amount,	232,253.01
3	Number of depositors having over \$2,000, and not over \$10,000,	93; total amount,	308,580.14
4	Number of depositors having over \$10,000,	3; total amount,	33,940.19
5	Total number of depositors,	1,515; total deposits,	\$862,387.35
6	Largest amount due a single depositor,		12,325.98
7	Number of accounts opened during the past year, 172; number closed, 135; increase, 37.		
8	Amount deposited, including interest credited, during the past year,		157,168.86
9	Amount withdrawn during the past year,		130,095.73
10	Amount of increase,		27,073.13
11	Total of interest and profit and loss and rent accounts per last report,	\$57,320.43	
12	Amount of income received during the year,	66,388.29—	123,708.72
13	Total expenses, including salaries, during the year,	5,112.13	
14	State tax during the year,	1,977.35	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	786.50	
17	All other amounts charged off,	2,517.63	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	16,522.85	
	2 per cent. paid July 1, 1905; amount,	16,990.23	
19	Net amount carried to surplus,	1,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	78,802.03—	123,708.72
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		14,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,000.00

SOUTHPORT SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$15,647.02
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
28	Net income from foreclosed real estate during the past year,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, about July 1st, each year.	
30	Date of annual meeting to elect President, Treasurer, and other officers, about July 1st, each year.	

OFFICERS.— President, John H. Perry; Treasurer, Charles C. Perry; Trustees, John H. Perry, Simon C. Sherwood, Arthur O. Jennings, Wakeman B. Meeker, Benjamin A. Bulkley, John A. Gorham, C. O. Jelliff, Charles C. Perry, Howard N. Wakeman, Henry H. Perry, S. Wakeman Sherwood, Joseph L. Hetzel, Linn B. Switzer, Warren G. Waterman, Lewis B. Curtis, John Walter Perry.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHARLES F. HARWOOD, Treasurer.

INCORPORATED, 1905.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$425,791.50	Whole amount of deposits, . . .	\$927,299.13
Loans on collateral security, . . .	11,175.00	Surplus account, . . .	28,000.00
Loans on personal security only, . . .	8,147.00	Interest account, less current expenses and taxes paid, . . .	12,816.71
Town, city, and borough notes and orders, . . .	9,900.00	Profit and loss account, . . .	5,409.87
School district notes and orders, . . .	12,000.00		
Town, city, school district, and corporation bonds, . . .	80,000.00		
Railroad bonds, . . .	254,500.00		
Bank stocks in Connecticut, . . .	30,100.00		
Bank stocks in other states, . . .	5,000.00		
Real estate by foreclosure, . . .	6,475.00		
Premium account, . . .	39,500.00		
Safe and fixtures, . . .	3,098.00		
Cash in banks, . . .	86,928.58		
Cash in vault, . . .	910.63		
Total assets, . . .	\$973,525.71	Total liabilities, . . .	\$973,525.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, . . . \$	9,900.00	9,900.00	9,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
No. 2, Town of Stafford, . . . \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Stafford, serial, 4s, . . . \$	24,000.00	24,000.00	24,480.00
City of Norwich, Conn., 5s, 1908, . . .	1,000.00	1,000.00	1,000.00
“ Newark, N. J., w., 4s, 1922, . . .	25,000.00	25,000.00	28,500.00
“ Pawtucket, R. I., 4s, 1944, . . .	10,000.00	10,000.00	10,500.00
“ Woonsocket, R. I., 4s, 1924, . . .	10,000.00	10,000.00	10,350.00

NOTE.—The Savings Bank of Stafford Springs, incorporated 1858, and the Stafford Savings Bank, Stafford Springs, incorporated 1872, were consolidated into the Stafford Savings Bank, Stafford Springs, under the provisions of Chapter 156, Public Acts of 1905. On September 5, 1905, all the assets of the two old banks became the property of the new bank and it became liable for all of the deposits and other obligations of the two consolidating banks.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—
CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.—CONTINUED.			
City of Chicago, Ill., 4s, 1922, \$	5,000.00	5,000.00	5,200.00
“ Columbus, Ohio, 4s, 1935,	5,000.00	5,000.00	5,250.00
Totals, \$	80,000.00	80,000.00	83,280.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Wisconsin Valley Div., 7s, 1909, \$	5,500.00	5,500.00	6,000.00
Southwestern Div., 6s, 1909,	11,000.00	11,000.00	11,880.00
Dubuque Div., 6s, 1920,	5,000.00	5,000.00	6,400.00
Wisconsin & Minn. Div., 5s, 1921,	10,000.00	10,000.00	11,450.00
C. & B. & Q., Ill. Div., 3½s, 1949,	15,000.00	15,000.00	14,475.00
Chicago & Northwestern:—			
Ottumwa, C. F. & St. P., 5s, 1909,	8,000.00	8,000.00	8,240.00
Northwestern Union, 7s, 1917,	10,000.00	10,000.00	13,100.00
Chicago, R. I. & P., gen., 4s, 1938,	25,000.00	25,000.00	26,375.00
Chic., St. P., M. & O., 6s, 1930,	10,000.00	10,000.00	13,825.00
Clearfield & Mahoning, 5s, 1943,	15,000.00	15,000.00	17,700.00
Burl., Ced. Rap. & No., 5s, 1934,	25,000.00	25,000.00	30,125.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	10,000.00	12,800.00
Minn. & St. Louis, cons. g., 5s, 1934,	10,000.00	10,000.00	11,600.00
St. Paul, M. & M., cons. g., 6s, 1933,	10,000.00	10,000.00	13,900.00
Montana Central, g., 6s, 1937,	10,000.00	10,000.00	13,600.00
East. of Minn., No. Div., 4s, 1948,	10,000.00	10,000.00	10,000.00
Willmar & Sioux Falls, 5s, 1938,	10,000.00	10,000.00	12,150.00
Staten Island, 4½s, 1943,	10,000.00	10,000.00	10,000.00
Terre Haute & Ind., 5s, 1925,	20,000.00	20,000.00	20,700.00
Chic. & East. Ill., cons. g., 5s, 1937,	25,000.00	25,000.00	30,250.00
Totals, \$	254,500.00	254,500.00	294,570.00
BANK STOCKS.			
88 shrs. American Nat., Hartford, \$	4,400.00	4,400.00	6,600.00
40 “ City, “	6,000.00	6,000.00	5,700.00
6 “ Farmers & Mech., “	800.00	800.00	720.00
50 “ Thames Nat., Norwich,	5,000.00	5,000.00	8,000.00
37 “ First “ “	3,700.00	3,700.00	2,775.00
55 “ First “ Stafford Springs,	5,500.00	5,500.00	8,250.00
30 “ First “ Middletown,	3,000.00	3,000.00	3,000.00
10 “ First “ Wallingford,	1,000.00	1,000.00	1,200.00
9 “ Rockville Nat., Rockville,	900.00	900.00	990.00
50 “ American Ex. Nat., New York,	5,000.00	5,000.00	13,750.00
Totals, \$	35,100.00	35,100.00	50,985.00

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—
CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,664; total amount,	\$475,344.73
2	Number of depositors having \$1,000, and not over \$2,000,	186; total amount,	243,327.31
3	Number of depositors having over \$2,000, and not over \$10,000,	64; total amount,	208,627.09
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,914; total deposits,	\$927,299.13
6	Largest amount due a single depositor,		8,378.95
7	Number of accounts opened during the past year, 2,980; number closed, 66; increase, 2,914.		
8	Amount deposited, including interest credited, during the past year,		943,141.27
9	Amount withdrawn during the past year,		15,842.14
10	Amount of increase,		927,299.13
11	Total of interest and profit and loss and rent accounts per last report,	0	
12	Amount of income received during the year,	\$46,608.13—	46,608.13
13	Total expenses, including salaries, during the year,	381.55	
14	State tax during the year,	0	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18*	Dividends, 0 per cent. paid ... 19.; amount, 0 per cent. paid ... 19.; amount,	0	
19	Net amount carried to surplus,	28,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	18,226.58—	46,608.13
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		6,300.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, Edwin C. Pinney; Treasurer, Charles F. Harwood; Directors or Trustees, Edwin C. Pinney, Joel H. Reed, Justice J. Ellis, George C. Parkes, Christopher Allen, James V. Squire, William G. Ellis, Charles G. Ellis, Charles F. Harwood, Hannibal Alden, Charles B. Pinney.

* The consolidating banks paid dividends for the year amounting to \$31,950.19 and a state tax of \$1,976.56.

THE STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, \$1,352,635.99 Loans on collateral security, 113,182.50 Loans on personal security only, 31,682.73 Town city, and borough notes and orders, 55,000.00 School district notes and orders, 8,550.00 State bonds, 2,000.00 Town, city, school district, and corporation bonds, 287,000.00 Railroad bonds, 1,991,000.00 Railroad stocks, 22,000.00 Bank stocks in Connecticut, 75,200.00 Real estate by foreclosure, 62,180.90 Banking house, 38,421.26 Insurance and taxes advanced on real estate mortgaged, 124.45 Premium account, 49,893.75 Stamford Mfg. Co. stock, 39,712.36 Safe and fixtures, 8,092.92 Suspense, 312.03 Cash in banks, 160,132.37 Cash in vault, 25,032.15	Whole amount of deposits, \$3,939,457.68 Surplus account, 200,000.00 Interest account, less current expenses and taxes paid, 84,870.47 Profit and loss account, 94,822.43 Rent account, 3,002.83
Total assets, \$4,322,153.41	Total liabilities, \$4,322,153.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, 3a, 1935, \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Stamford, \$	55,000.00	55,000.00	55,000.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Byram, \$	7,000.00	7,000.00	7,000.00
Darien, No. 4,	1,550.00	1,550.00	1,550.00
Totals, \$	8,550.00	8,550.00	8,550.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . \$	22,000.00	22,000.00	45,650.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
Los Angeles, Cal., City, 4s, 1914-15, \$	12,000.00	12,000.00	12,240.00
Col. Springs, Col., w.wks., 4s, 1918,	10,000.00	10,000.00	10,000.00
Pueblo, Col., " 4½s, 1912-14,	10,000.00	10,000.00	10,300.00
Pueblo, Col., " 4½s, 1918,	5,000.00	5,000.00	5,254.00
Pueblo, Col., " 5s, 1907-12,	5,000.00	5,000.00	5,225.00
Birmingham, Ct., Bor. 4s, 1908,	10,000.00	10,000.00	10,100.00
Greenwich, Ct., " 4s, 1922,	20,000.00	20,000.00	21,000.00
Norwalk, Ct., reg., " 4s, 1907,	20,000.00	20,000.00	20,100.00
Stamford, Ct., Town, 4s, 1914-24,	20,000.00	20,000.00	20,650.00
Council Bluffs, Ia., City, 6s, 1905-15,	1,000.00	1,000.00	1,050.00
Council Bluffs, Ia., " 6s, 1904-14,	3,000.00	3,000.00	3,150.00
Chicago, Ill., " 4s, 1914,	5,000.00	5,000.00	5,100.00
Wichita, Kan., " 6s, 1915,	20,000.00	20,000.00	23,000.00
Bath, Me., " 6s, 1911-21,	2,000.00	2,000.00	2,060.00
Kansas City, Mo., " 4½s, 1915,	15,000.00	15,000.00	16,200.00
Omaha, Neb., " 4s, 1918,	5,000.00	5,000.00	5,050.00
Atlantic City, N. J., " 4s, 1919,	10,000.00	10,000.00	10,225.00
Atlantic City, N. J., " 4½s, 1924,	15,000.00	15,000.00	16,200.00
Hoboken, N. J., " 4s, 1917,	10,000.00	10,000.00	10,300.00
Newark, N. J., " 4s, 1922,	10,000.00	10,000.00	10,800.00
Cincinnati, O., " 7s, 1908,	11,000.00	11,000.00	12,320.00
Toledo, O., " 4s, 1917,	5,000.00	5,000.00	5,075.00
Toledo, O., " 4½s, 1924,	15,000.00	15,000.00	16,200.00
Toledo, O., " 3½s, 1930,	20,000.00	20,000.00	20,000.00
Lima, O., " 4s, 1916,	5,000.00	5,000.00	5,000.00
Johnstown, Pa., " 4s, 1904-24,	8,000.00	8,000.00	8,200.00
Pawtucket, R. I., " 4s, 1937,	10,000.00	10,000.00	10,500.00
Superior, Wis., " 6s, 1910,	5,000.00	5,000.00	5,000.00
Totals, \$	287,000.00	287,000.00	300,295.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1905-25, \$	19,000.00	19,000.00	19,570.00
Atlantic Coast Line, g., 4s, 1952,	35,000.00	35,000.00	35,525.00
B. & O., Staten Island, 4½s, 1943,	40,000.00	40,000.00	41,800.00
B., R. & P., (C. & M.), 5s, 1943,	14,000.00	14,000.00	16,520.00
Buffalo & Susquehanna, 4s, 1951,	35,000.00	35,000.00	35,000.00
Chicago, Burl. & Quincy, 3½s, 1929-49,	23,000.00	23,000.00	22,108.75
C., B. & Q., reg., 3½s, 1929,	35,000.00	35,000.00	33,643.75
Chic., R. I. & Pac., reg., 4s, 1988,	150,000.00	150,000.00	157,600.00
B., C. R. & N., 1st mtg., 5s, 1934,	100,000.00	100,000.00	120,000.00
Ced. Rap., Ia. F. & N., 5s, 1921,	5,000.00	5,000.00	5,575.00
Chicago & Northwestern:—			
Madison, 7s, 1911,	30,000.00	30,000.00	35,850.00
Menominee River, 7s, 1906,	20,000.00	20,000.00	21,000.00
Northwest Union, 7s, 1917,	61,000.00	61,000.00	79,452.50
Ott., Ced. F. & St. P., 5s, 1909,	20,000.00	20,000.00	21,000.00
M., L. S. & W., A. Div., 6s, 1925,	14,000.00	14,000.00	17,920.00
Cons'd Div., 6s, 1921,	12,000.00	12,000.00	15,435.00
Mich. Div., 6s, 1924,	27,000.00	27,000.00	34,897.50
Sioux C. & P. W., reg., 3½s, 1936,	40,000.00	40,000.00	38,500.00
Chicago, Mil. & St. Paul:—			
Chic. & Pacific West., 5s, 1921,	60,000.00	60,000.00	69,000.00
Chic. Pacific Div., 6s, 1910,	10,000.00	10,000.00	11,000.00
Chicago & Lake Sup., 5s, 1921,	10,000.00	10,000.00	11,450.00
Dubuque, 6s, 1921,	35,000.00	35,000.00	43,750.00
Hastings & Dakota, 5s, 1910,	13,000.00	13,000.00	13,650.00
Mineral Point, 5s, 1910,	80,000.00	80,000.00	84,400.00
Southwest, 6s, 1909,	43,000.00	43,000.00	46,493.75
Terminals, 5s, 1914,	41,000.00	41,000.00	45,510.00
Wisconsin & Minn., 5s, 1921,	10,000.00	10,000.00	11,425.00
Wis. Val., prior 1st m., 7s, 1909,	12,000.00	12,000.00	13,080.00
Delaware & Hudson:—			
Alb. & Susquehanna, 6s, 1906,	15,000.00	15,000.00	15,412.50
Elgin, Joliet & Eastern, 5s, 1941,	50,000.00	50,000.00	60,250.00
Erie:—			
Cleve. & Mah. Valley, 5s, 1938,	10,000.00	10,000.00	11,600.00
Goshen & Deckertown, 6s, 1928,	21,000.00	21,000.00	27,300.00
Northern of N. J., 6s, 1917,	15,000.00	15,000.00	17,250.00
Sharon, 4½s, 1919,	13,000.00	13,000.00	13,780.00
Evansville & Terre Haute:—			
Sullivan County Br., 5s, 1930,	34,000.00	34,000.00	36,210.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	11,000.00
Great Northern:—			
St. P., M. & M., cons'd, 4½s, 1933,	95,000.00	95,000.00	105,925.00
Dakota, 6s, 1910,	10,000.00	10,000.00	11,137.50
Eastern of Minn., 5s, 1906,	10,000.00	10,000.00	10,412.50
East. of Minn., reg., 4s, 1928-48,	55,000.00	55,000.00	55,000.00
Montana Ex., reg., 4s, 1937,	44,000.00	44,000.00	45,870.00
Montana Ex., coup., 4s, 1937,	75,000.00	75,000.00	78,000.00
Willmar & Sioux F., 5s, 1938,	10,000.00	10,000.00	11,700.00
Willmar & S. F., reg., 5s, 1938,	12,000.00	12,000.00	14,040.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Illinois Central:—			
Springfield Div., reg., 3½s, 1951,	\$ 50,000.00	50,000.00	46,250.00
C., St. L. & N. O., reg., 3½s, 1951,	10,000.00	10,000.00	9,462.50
L. & N., Unified, reg., 4s, 1940,	15,000.00	15,000.00	15,658.25
Coupons, 4s, 1940,	10,000.00	10,000.00	10,400.00
St. L. D., 1st mtg. g. reg., 6s, 1921,	5,000.00	5,000.00	6,075.00
Minn. & St. Louis, coup., 4s, 1949,	70,000.00	70,000.00	68,250.00
First mtg. gold, reg., 5s, 1934,	5,000.00	5,000.00	5,768.75
Missouri Pacific:—			
St. Louis, Iron Mt. & So.:—			
River & Gulf, 4s, 1933,	35,000.00	35,000.00	33,862.50
N. Y. Central & Hud. River:—			
Beech Creek, reg., 4s, 1936,	15,000.00	15,000.00	15,618.75
M. C., K. & S. H., reg., 4s, 1939,	10,000.00	10,000.00	12,300.00
N. Y., N. H. & Hartford:—			
Port Chester & H., reg., 4s, 1954,	20,000.00	20,000.00	21,400.00
Pennsylvania:—			
Erie & Pittsburg, coup., 3½s, 1940,	25,000.00	25,000.00	24,500.00
Jeff., Mad. & Ind., 7s, 1906,	2,000.00	2,000.00	2,100.00
Long Island, Stewart's, 4s, 1932,	10,000.00	10,000.00	10,000.00
Terre Haute & Ind., 5s, 1925,	25,000.00	25,000.00	28,750.00
Del. & Chesapeake, 4s, 1912,	8,000.00	8,000.00	8,000.00
Reading:—			
Phila., Har. & Pitts., 5s, 1925,	15,000.00	15,000.00	17,250.00
Central of N. J., reg., 5s, 1937,	10,000.00	10,000.00	13,412.50
St. L. Mer. B. Ter., coup., 5s, 1930,	11,000.00	11,000.00	13,952.50
St. Louis & San Francisco:—			
Chicago & Eastern Ill., 5s, 1937,	29,000.00	29,000.00	35,090.00
Registered, 5s, 1937,	50,000.00	50,000.00	60,250.00
Tuscarora Valley, 5s, 1917,	15,000.00	15,000.00	16,500.00
Western Maryland:—			
Balt. & Harrisburg, 5s, 1936,	40,000.00	40,000.00	45,800.00
Potomac Valley, 5s, 1941,	33,000.00	33,000.00	39,270.00
Totals,	\$ 1,991,000.00	1,991,000.00	2,185,862.50
BANK STOCKS.			
13 shrs. Birmingham Nat., Derby, \$	1,300.00	1,300.00	2,275.00
45 " City " So. Norwalk,	4,600.00	4,600.00	8,650.00
34 " Danbury " Danbury,	3,400.00	3,400.00	3,604.00
14 " Far. & Mech. " Hartford,	1,400.00	1,400.00	1,624.00
60 " First " Norwich,	6,000.00	6,000.00	4,600.00
88 " First " Stamford,	8,800.00	8,800.00	20,064.00
39 " Fairfield Co. " Norwalk,	3,900.00	3,900.00	3,900.00
15 " Hurlbut " Winsted,	1,500.00	1,500.00	2,250.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
22 shrs. National, Norwalk, \$	2,200.00	2,200.00	2,420.00
20 " Pequonnock Nat., Bridgeport,	2,000.00	2,000.00	3,020.00
25 " Second " New Haven,	2,500.00	2,500.00	4,875.00
300 " Stamford " Samford,	30,000.00	30,000.00	42,000.00
77 " City " Danbury,	7,700.00	7,700.00	8,085.00
Totals, \$	75,200.00	75,200.00	107,167.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,110; total amount, \$1,590,037.67	
2	Number of depositors having \$1,000, and not over \$2,000,	705; total amount,	896,858.14
3	Number of depositors having over \$2,000, not over \$10,000,	360; total amount,	1,244,668.39
4	Number of depositors having over \$10,000,	15; total amount,	207,893.48
5	Total number of depositors,	7,190; total deposits,	\$3,939,457.68
6	Largest amount due a single depositor,		29,780.00
7	Number of accounts opened during the past year, 1,190; number closed, 871; increase, 319.		
8	Amount deposited, including interest credited, during the past year,		994,049.37
9	Amount withdrawn during the past year,		807,179.86
10	Amount of increase,		136,869.51
11	Total of interest and profit and loss and rent accounts per last report,	\$168,893.48	
12	Amount of income received during the year,	194,132.72—	363,026.20
13	Total expenses, including salaries, during the year,	11,984.22	
14	State tax during the year,	7,803.47	
15	Town and City taxes and assessments paid,	306.55	
16	Net amount of premiums charged off,	20,000.00	
17	All other amounts charged off,	1,105.40	
18*	Dividends, 2 per cent. paid Oct. 1, 1904; amount,	69,148.61	
	2 per cent. paid Apr. 1, 1905; amount,	69,982.22	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	182,695.73—	363,026.20
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		22,525.00
23	Loans on real estate—are they all first mortgages?		Yes

* $\frac{2}{3}$ per cent. per annum on excess of \$1,000.

THE STAMFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$30,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	40,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	16,100.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.05311
28	Net income from foreclosed real estate during the past year,	3,302.60
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.— President, Charles H. Lounsbury; Vice-President, Albert G. Weed; Treasurer, Franklin Miller; Directors or Trustees, William W. Skiddy, Franklin Miller, Stephen E. Reed, Dwight Waugh, William H. Judd, Marcien Jenckes, C. O. Miller, Archibald H. Smith.

STATE SAVINGS BANK, HARTFORD.

MILES W. GRAVES, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . \$2,114,798.13	Whole amount of deposits, \$4,983,206.42
Loans on collateral security, 183,650.00	Surplus account, . . . 169,018.61
Loans on personal security only, . . . 7,100.00	Interest account, less current expenses and taxes paid, . . . 30,633.15
Town, city, school district, and corporation bonds, 230,000.00	
Railroad bonds, . . . 2,005,200.00	
Bank stocks in Connecticut, 263,190.00	
Real estate by foreclosure, 199,500.00	
Banking house, . . . 34,000.00	
Cash in banks, . . . 140,701.71	
Cash in vault, . . . 4,718.34	
Total assets, . . . \$5,182,858.18	Total liabilities, . . . \$5,182,858.18

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Cincinnati, 7.3s, 1906, \$	100,000.00	100,000.00	105,000.00
" Camden, 5s, 1908, . . .	23,000.00	23,000.00	24,000.00
" Colorado Springs, 4s, 1917, . . .	24,000.00	24,000.00	24,500.00
" Wilkes-Barre, 3½s, 1919, . . .	58,000.00	58,000.00	58,000.00
" Omaha, 4½s, 1934, . . .	20,000.00	20,000.00	23,000.00
" South Omaha, 4½s, 1924, . . .	5,000.00	5,000.00	5,450.00
Totals, \$	230,000.00	230,000.00	239,950.00
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906, \$	50,000.00	50,000.00	52,000.00
Ashland Coal & Iron, 4s, 1925, . . .	10,000.00	10,000.00	10,200.00
Balt. & Cumberland Val., 6s, 1931, . . .	50,000.00	56,000.00	65,500.00
Balt. & Harrisburg, 5s, 1938, . . .	5,000.00	5,000.00	5,750.00
Buffalo, N. Y. & Erie, 7s, 1916, . . .	125,000.00	145,000.00	159,000.00
Chicago & Northwestern:—			
Ced. Rap. & Mo. River, 7s, 1916, . . .	70,000.00	82,000.00	91,000.00
Madison Extension, 7s, 1911, . . .	54,000.00	59,000.00	63,000.00
Menominee Extension, 7s, 1911, . . .	54,000.00	59,000.00	63,000.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago, Mil. & St. Paul:—			
Dubuque, 6s, 1920, \$	20,000.00	22,000.00	25,000.00
Mineral Point, 5s, 1910,	40,000.00	40,000.00	42,600.00
Southwestern, 6s, 1909,	20,000.00	20,000.00	22,200.00
Chicago & Pacific, 6s, 1910,	10,000.00	10,000.00	11,000.00
Chic. & Pacific Western, 5s, 1921,	50,000.00	53,000.00	58,000.00
Wisconsin & Minn., 5s, 1921,	18,000.00	19,000.00	20,800.00
La Crosse & Davenport, 5s, 1919,	50,000.00	53,000.00	57,000.00
Hastings & Dakota, 7s, 1910,	5,000.00	5,000.00	5,700.00
Chicago & Eastern Ill., 5s, 1937,	70,000.00	77,000.00	85,000.00
Chicago, R. I. & Pacific, 6s, 1917,	8,000.00	8,600.00	9,800.00
Chicago, R. I. & Pacific, 4s, 1988,	50,000.00	50,000.00	53,000.00
Chicago, St. L. & N. O., 5s, 1951,	136,000.00	157,000.00	171,000.00
Cin., Ham. & Dayton, 5s, 1941,	50,000.00	52,500.00	59,000.00
Chic., St. P., Minn. & O., 3½s, 1930,	10,000.00	9,350.00	9,500.00
Chicago, Ham. & West., 6s, 1927,	18,500.00	22,000.00	23,800.00
Charleston & Savannah, 7s, 1936,	25,000.00	35,000.00	37,000.00
Conn. Ry. & Light. Co., 4½s, 1951,	30,000.00	30,000.00	30,500.00
Dayton & Michigan, 5s, 1911,	25,000.00	25,000.00	26,250.00
Evansville & Terre Haute, 5s, 1930,	13,000.00	9,100.00	14,000.00
Elgin, Joliet & Eastern, 5s, 1941,	50,000.00	57,000.00	60,500.00
Fonda, John. & Glover's, 6s, 1921,	10,000.00	10,000.00	12,300.00
Iowa Falls & Sioux City, 7s, 1917,	75,000.00	90,000.00	106,000.00
Joliet & Northern Ind., 7s, 1907,	51,000.00	51,000.00	53,500.00
Morris & Essex, 7s, 1914,	30,000.00	33,000.00	39,000.00
Minneapolis & St. Louis, 5s, 1934,	16,000.00	17,500.00	19,000.00
Minneapolis & St. Louis, 6s, 1921,	8,000.00	9,000.00	9,700.00
N. Y. & Long Branch, 4s, 1941,	50,000.00	50,000.00	52,000.00
Northeastern, 6s, 1933,	3,000.00	3,600.00	4,000.00
Oswego & Rome, 7s, 1915,	41,000.00	46,500.00	51,500.00
Pitts., McK. & Yough., 6s, 1932,	20,000.00	24,000.00	27,500.00
Potomac Valley, 5s, 1941,	10,000.00	11,000.00	11,800.00
Pere Marquette:—			
184 shrs. trans. stock, 4s,	18,400.00	21,000.00	37,500.00
Det., Grand Rap. & W., 4s, 1946,	22,500.00		
Staten Island, 4½s, 1943,	100,000.00	100,000.00	106,000.00
St. Paul, Minn. & Man., 6s, 1933,	125,000.00	155,000.00	173,750.00
St. Paul, Minn. & Man., 4½s, 1933,	22,000.00	22,000.00	25,000.00
Eastern of Minnesota, 5s, 1908,	25,000.00	25,000.00	26,000.00
Dakota Extension, 6s, 1910,	50,000.00	51,500.00	56,000.00
Willmar & Sioux Falls, 5s, 1938,	25,000.00	27,500.00	30,500.00
Term'l R. R. Assn., 5s, 1944,	5,000.00	5,500.00	6,100.00
Term'l R. R. Assn., 4s, 1953,	20,000.00	20,000.00	20,000.00
Terre Haute & Logansport, 6s, 1910,	15,000.00	11,550.00	16,000.00
Totals,	\$1,858,400.00	2,005,200.00	2,214,250.00

STATE SAVINGS BANK, HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
83 shrs.	Ætna National, Hartford, \$	8,300.00	10,865.00	18,600.00
440 "	American Nat., "	22,000.00	28,400.00	31,900.00
40 "	Charter Oak Nat., "	4,000.00	4,000.00	5,650.00
140 "	City, "	14,000.00	14,000.00	13,300.00
270 "	Conn. Trust & S. D. Co., "	27,000.00	36,400.00	81,000.00
20 "	Conn. Riv. Banking Co., "	600.00	600.00	1,150.00
250 "	First National, "	25,300.00	25,300.00	38,500.00
50 "	Farmers & Mechanics, "	5,000.00	5,000.00	5,900.00
50 "	National Exchange, "	2,500.00	2,500.00	3,350.00
85 "	Hartford, "	8,500.00	11,000.00	11,900.00
110 "	Phoenix, "	11,000.00	13,000.00	13,500.00
20 "	State, "	2,000.00	2,000.00	3,200.00
250 "	Security Co., "	25,000.00	31,250.00	37,500.00
80 "	Central Nat., Middletown,	6,000.00	6,800.00	6,560.00
10 "	Citizens Nat., Waterbury,	1,000.00	1,200.00	1,380.00
65 "	Waterbury Nat., "	3,250.00	4,875.00	5,300.00
40 "	First Nat., Meriden,	4,000.00	5,000.00	7,050.00
67 "	Home Nat., "	6,700.00	8,000.00	8,900.00
35 "	New Britain Nat., New Britain,	3,500.00	4,900.00	5,775.00
25 "	First Nat., Litchfield,	2,500.00	2,500.00	2,750.00
60 "	First Nat., Norwich,	6,000.00	6,000.00	4,500.00
250 "	Thames Nat., "	25,000.00	36,000.00	43,750.00
300 "	New Haven Co., New Haven.	3,000.00	3,600.00	4,800.00
Totals, \$		216,150.00	263,190.00	356,215.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,763; total amount, \$1,788,461.45
2	Number of depositors having \$1,000, and not over \$2,000,	1,011; total amount, 1,331,126.34
3	Number of depositors having over \$2,000, and not over \$10,000,	513; total amount, 1,797,237.92
4	Number of depositors having over \$10,000,	6; total amount, 66,380.71
5	Total number of depositors,	9,293; total deposits, \$4,983,206.42
6	Largest amount due a single depositor,	13,498.43
7	Number of accounts opened during the past year, 977; number closed, 934; increase, 43.	
8	Amount deposited, including interest credited, during the past year,	1,069,895.14
9	Amount withdrawn during the past year,	947,903.87

STATE SAVINGS BANK, HARTFORD. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,	\$121,991.27
11	Total of interest and profit and loss and rent accounts per last report,	\$30,299.32
12	Amount of income received during the year,	265,839.73— 296,139.05
13	Total expenses, including salaries, during the year,	10,878.37
14	State tax during the year,	7,615.32
15	Town and City taxes and assessments paid,	3,653.32
16	Net amount of premiums charged off,	43,453.18
17	All other amounts charged off,	6,907.68
18	Dividends, 1¾ per cent. paid Feb. 1, 1905; amount,	81,966.80
	1¾ per cent. paid Aug. 1, 1905; amount,	83,157.81
19	Net amount carried to surplus,	27,873.42
20	Total of interest and profit and loss and rent accounts per this report,	30,633.15— 296,139.05
21	Amount of past-due paper at this time is	0
22	Amount of assets yielding no income the past year,	9,800.00
23	Loans on real estate — are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	28,350.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	4,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	53,350.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4.8%
28	Net income from foreclosed real estate during the past year,	9,632.62
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.— President, Samuel Taylor; Treasurer, Miles W. Graves; Directors or Trustees, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanley B. Bosworth, Frederic W. Davis, John P. Wheeler, Arthur D. Coffin, Almeron N. Williams, Charles A. Goodwin.

THE STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$44,986.98	Whole amount of deposits, . . .	\$183,897.16
Loans on collateral security, . . .	9,900.00	Surplus account, . . .	23,697.63
Railroad bonds, . . .	10,000.00	Interest account, less cur-	
Bank stocks in Connecticut, . . .	15,000.00	rent expenses and taxes	
Real estate by foreclosure, . . .	84,368.45	paid, . . .	1,316.09
Cash in banks, . . .	44,655.45		
Total assets, . . .	\$208,910.88	Total liabilities, . . .	\$208,910.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Mineral Range, . . . 5s, 1931, \$	10,000.00	10,000.00	10,200.00
BANK STOCKS.			
150 shrs. First National, Norwich, Ct., \$	15,000.00	15,000.00	13,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,310; total amount,	\$140,907.39
2	Number of depositors having \$1,000, and not over \$2,000, . . .	15; total amount,	20,508.72
3	Number of depositors having over \$2,000, and not over \$10,000, . . .	8; total amount,	22,481.05
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	1,333; total deposits,	\$183,897.16
6	Largest amount due a single depositor, . . .		4,396.79
7	Number of accounts opened during the past year, 10; number closed, 28; decrease, 18.		
8	Amount deposited, including interest credited, during the past year, . . .		0
9	Amount withdrawn during the past year, . . .		331,101.49
10	Amount of decrease, . . .		331,101.49

THE STONINGTON SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss and rent accounts per last report,	\$4,229.44	
12	Amount of income received during the year,	22,997.95	\$27,227.39
13	Total expenses, including salaries, during the year,	3,033.80	
14	State tax during the year,	0	
15	Town and City taxes and assessments paid,	1,033.08	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	9,373.32	
18	Dividends, 0 per cent. paid 19..; amount,	0	
	0 per cent. paid 19..; amount,	0	
19	Net amount carried to surplus,	12,471.10	
20	Total of interest and profit and loss and rent accounts per this report,	1,316.09	27,227.39
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		8,200.00
23	Loans on real estate — are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2%
28	Net income from foreclosed real estate during the past year,		1,688.59
29	Date of annual meeting of Incorporators to elect Trustees or Directors, June 28.		
30	Date of annual meeting to elect President, Treasurer, and other officers, June 28.		

OFFICERS.—President, Moses A. Pendleton; Treasurer, Daniel B. Spalding; Directors or Trustees, Moses A. Pendleton, George E. Grinnell, Horace N. Pendleton, Daniel B. Spalding, Oscar F. Pendleton, George H. Robinson, James H. H. Stivers.

SUFFIELD SAVINGS BANK.

MARTIN H. SMITH, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$193,260.00	Whole amount of deposits, . . .	\$388,530.42
Loans on collateral security, . . .	23,950.00	Surplus account, . . .	21,550.23
Loans on personal security only, . . .	35,073.65	Interest account, less current expenses and taxes paid, . . .	11,918.86
Town, city, and borough notes and orders, . . .	700.00		
Railroad bonds, . . .	104,000.00		
Railroad stocks, . . .	450.00		
Bank stocks in Connecticut, . . .	46,875.00		
Premium account, . . .	12,582.55		
Cash in banks, . . .	5,108.31		
Total assets, . . .	\$421,999.51	Total liabilities, . . .	\$421,999.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
School district notes and orders, . . . \$	700.00	700.00	700.00
RAILROAD STOCKS.			
Connecticut Western, . . . \$	450.00	450.00	450.00
RAILROAD BONDS.			
Rome, Watertown & Og., 5s, 1922, \$	5,000.00	5,000.00	5,900.00
Chicago & Northwestern, 6s, 1929,	3,000.00	3,000.00	3,540.00
Chicago, R. I. & Pacific, 4s, 1988,	5,000.00	5,000.00	6,250.00
Cedar Rapids & Mo. Riv., 7s, 1916,	5,000.00	5,000.00	5,287.00
Central New Jersey, 5s, 1987,	5,000.00	5,000.00	6,725.00
St. Paul, Minn. & Man., 6s, 1933,	11,000.00	11,000.00	15,290.00
Chicago & Eastern Ill., 6s, 1931,	2,000.00	2,000.00	2,780.00
Chicago & Eastern Ill., 6s, 1934,	3,000.00	3,000.00	4,155.00
Chicago & Eastern Ill., 5s, 1937,	13,000.00	13,000.00	15,730.00
Chicago & Indiana Coal, 5s, 1936,	3,000.00	3,000.00	3,596.00
Louisville & Nashville, 4s, 1940,	5,000.00	5,000.00	5,225.00
Louisville & Nashville, 5s, 1937,	8,000.00	8,000.00	9,580.00
St. Louis, Iron Mt. & So.:—			
River & Gulf Division, 4s, 1933,	5,000.00	5,000.00	4,985.00
Term'l Assn. of St. Louis, 4s, 1953,	5,000.00	5,000.00	5,062.00

SUFFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Ham. & West., 6s, 1927, \$	10,000.00	10,000.00	12,900.00
Buffalo & Susquehanna, 4s, 1951,	10,000.00	10,000.00	10,000.00
Consolidated Ry., 3-3½-4s, 1930,	6,000.00	6,000.00	5,400.00
Totals, \$	104,000.00	104,000.00	122,385.00
BANK STOCKS.			
144 shrs. First National, Suffield, \$	14,400.00	14,400.00	21,600.00
44 " First " Hartford,	4,400.00	4,400.00	5,104.00
48 " City, "	4,800.00	4,800.00	4,800.00
50 " Hartford National, "	5,000.00	5,000.00	6,966.00
25 " Phoenix " "	2,500.00	2,500.00	3,075.00
40 " Conn. River, "	1,200.00	1,200.00	1,800.00
10 " Nat. Exchange, "	500.00	500.00	680.00
15 " American Nat., "	750.00	750.00	1,170.00
7 " Merchants " Norwich,	700.00	700.00	756.00
10 " First " Middletown,	1,000.00	1,000.00	1,050.00
15 " Middletown Nat., "	1,125.00	1,125.00	1,650.00
20 " First " Thomaston,	2,000.00	2,000.00	2,160.00
25 " Mnfrs. " Waterbury,	2,500.00	2,500.00	3,200.00
50 " Waterbury " "	2,500.00	2,500.00	4,050.00
10 " Southington " Southington,	1,000.00	1,000.00	1,150.00
25 " Torrington " Torrington,	2,500.00	2,500.00	2,500.00
Totals, \$	46,875.00	46,875.00	61,711.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,003; total amount,	\$188,845.81
2	Number of depositors having \$1,000, and not over \$2,000,	94; total amount,	122,334.08
3	Number of depositors having over \$2,000, and not over \$10,000,	28; total amount,	77,350.53
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,125; total deposits,	\$388,530.42
6	Largest amount due a single depositor,		5,214.16
7	Number of accounts opened during the past year, 188; number closed, 117; increase, 71.		
8	Amount deposited, including interest credited, during the past year,		114,302.36
9	Amount withdrawn during the past year,		58,533.34

SUFFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,		\$55,769.02
11	Total of interest and profit and loss and rent accounts per last report,	\$9,121.79	
12	Amount of income received during the year,	22,104.72—	31,226.51
13	Total expenses, including salaries, during the year,	1,636.91	
14	State tax during the year,	620.18	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	3,000.00	
17	All other amounts charged off,	657.19	
18	Dividends, 2 per cent. paid Jan., 1905; amount,	6,341.48	
	2 per cent. paid July, 1905; amount,	7,051.89	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	11,918.86—	31,226.51
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,200.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		13,200.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.—President, Matthew T. Newton; Treasurer, Martin H. Smith; Directors or Trustees, Dwight S. Fuller, Charles C. Bissell, Arthur Sikes, David L. Brockett, James O. Haskins, George A. Harmon, Frederick B. Hatheway, Arthur R. Leete, Leavitt P. Bissell, Samuel R. Spencer.

TERRYVILLE SAVINGS BANK.

JASON C. FENN, Treasurer.

INCORPORATED, 1901.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$46,220.00	Whole amount of deposits, . . .	\$60,679.29
Loans on collateral security, . . .	4,205.00	Surplus account, . . .	250.00
Town, city, and borough notes and orders, . . .	9,000.00	Interest account, less current expenses and taxes paid, . . .	1,890.78
Bank stocks in Connecticut, . . .	400.00		
Cash in banks, . . .	1,493.66		
Cash in vault, . . .	1,501.41		
Total assets, . . .	\$62,820.07	Total liabilities, . . .	\$62,820.07

INVESTMENTS.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town, city and bor. notes and orders, \$	9,000.00	9,000.00	9,000.00
BANK STOCKS.			
4 shrs. Yale National, . . . \$	400.00	400.00	560.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	320; total amount,	\$42,912.94
2	Number of depositors having \$1,000, and not over \$2,000, . . .	11; total amount,	12,510.10
3	Number of depositors having over \$2,000, and not over \$10,000, . . .	2; total amount,	5,256.25
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	333; total deposits,	\$60,679.29
6	Largest amount due a single depositor, . . .		3,120.98
7	Number of accounts opened during the past year, 130; number closed, 55; increase, 75.		
8	Amount deposited, including interest credited, during the past year, . . .		38,997.31
9	Amount withdrawn during the past year, . . .		23,729.35
10	Amount of increase, . . .		15,267.96

TERRYVILLE SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss and rent accounts per last report,	\$983.94	
12	Amount of income received during the year,	2,833.37—	\$3,817.31
13	Total expenses, including salaries, during the year,	213.85	
14	State tax during the year,	1.24	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	140.00	
18	Dividends, 1¼ per cent. paid Feb. 1, 1905; amount,	701.41	
	1¼ per cent. paid Aug. 1, 1905; amount,	870.03	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	1,890.78—	3,817.31
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		9,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,775.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, January 30.		
30	Date of annual meeting to elect President, Treasurer, and other officers, January 30.		

OFFICERS.— President, George C. Clark; Treasurer, Jason C. Fenn; Directors or Trustees, Rollin J. Plumb, Frederick A. Scott, James J. Murphy, Thomas F. Higgins, Edgar L. Pond, Henry E. Hinman; Secretary, Jason C. Fenn.

THOMASTON SAVINGS BANK.

HENRY E. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$879,210.00	Whole amount of deposits, . . .	\$826,824.83
Loans on collateral security, . . .	47,030.00	Surplus account, . . .	45,000.00
Loans on personal security only, . . .	7,498.00	Interest account, less current expenses and taxes paid, . . .	56,534.01
Town, city, and borough notes and orders, . . .	9,000.00		
School district notes and orders, . . .	19,000.00		
Town, city, school district, and corporation bonds, . . .	40,000.00		
Railroad bonds, . . .	45,000.00		
Bank stocks in Connecticut, . . .	60,657.50		
Cash in banks, . . .	17,142.58		
Cash in vault, . . .	3,820.76		
Total assets, . . .	\$928,358.84	Total liabilities, . . .	\$928,358.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, orders, . . . \$	7,000.00	7,000.00	7,000.00
" Harwinton, orders, . . .	2,000.00	2,000.00	2,000.00
Totals, \$	9,000.00	9,000.00	9,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Waterville, Waterville, Conn., . . . \$	19,000.00	19,000.00	19,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Middletown, Ct., 4s, 1910, \$	5,000.00	5,000.00	5,200.00
" Naugatuck, " 4s, 1912,	10,000.00	10,000.00	10,400.00
City of Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,250.00
" Columbus, O., 5s, 1920,	5,000.00	5,000.00	5,700.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,250.00
" Omaha, Neb., 5s, 1912,	10,000.00	10,000.00	10,300.00
Totals, \$	40,000.00	40,000.00	42,100.00

THOMASTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Dubuque Division, 6s, 1920, \$	6,000.00	6,000.00	6,700.00
McK'sport & Belle Vernon, 6s, 1918,	5,000.00	5,000.00	5,600.00
C., B. & Q., Iowa Div., 4s, 1919,	9,000.00	9,000.00	9,200.00
Morris & Essex, 7s, 1914,	5,000.00	5,000.00	5,900.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	12,400.00
Chicago, R. I. & Pacific, 4s, 1988,	10,000.00	10,000.00	10,200.00
Totals, \$	45,000.00	45,000.00	50,000.00
BANK STOCKS.			
5 shrs. Mid'sex Co. Nat., Middletown, \$	500.00	500.00	500.00
10 " First " "	1,000.00	1,000.00	1,100.00
15 " Birmingham Nat., Derby,	1,500.00	1,500.00	2,400.00
40 " Uncas " Norwich,	4,000.00	4,000.00	4,000.00
10 " Merchants " "	1,000.00	1,000.00	1,000.00
20 " National Ex., Hartford,	1,000.00	1,000.00	1,300.00
15 " Hartford National, "	1,500.00	1,500.00	2,000.00
18 " Phoenix " "	1,800.00	1,800.00	2,200.00
35 " City, "	3,500.00	3,500.00	3,500.00
50 " Fourth National, Waterbury,	5,000.00	5,000.00	6,800.00
105 " Waterbury " "	5,250.00	5,250.00	8,200.00
30 " Citizens " "	3,000.00	3,000.00	3,900.00
100 " Manufacturers Nat., "	10,000.00	10,000.00	13,200.00
35 " Merchants Nat., New Haven,	1,750.00	1,612.50	1,900.00
12 " Second " "	1,200.00	1,200.00	2,000.00
11 " Yale " "	1,100.00	1,100.00	1,400.00
40 " City " Danbury,	4,000.00	4,000.00	4,300.00
9 " First " Rockville,	900.00	900.00	950.00
25 " First " Wallingford.	2,500.00	2,500.00	3,100.00
13 " First " Portland,	1,300.00	1,295.00	1,350.00
33 " Southington " Southington.	3,300.00	3,300.00	3,500.00
11 " New Britain " New Britain,	1,100.00	1,100.00	1,650.00
16 " Home " Meriden,	1,600.00	1,600.00	1,800.00
30 " Union, New London.	3,000.00	3,000.00	3,100.00
Totals, \$	60,800.00	60,657.50	75,150.00

THOMASTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,019; total amount,	\$391,722.31
2	Number of depositors having \$1,000, and not over \$2,000,	191; total amount,	257,384.19
3	Number of depositors having over \$2,000, and not over \$10,000,	60; total amount,	177,718.33
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,270; total deposits,	\$826,824.83
6	Largest amount due a single depositor,		7,200.84
7	Number of accounts opened during the past year, 324; number closed, 258; increase, 66.		
8	Amount deposited, including interest credited, during the past year,		222,287.16
9	Amount withdrawn during the past year,		167,690.36
10	Amount of increase,		54,596.80
11	Total of interest and profit and loss and rent accounts per last report,	\$44,575.20	
12	Amount of income received during the year,	51,056.02—	95,631.22
13	Total expenses, including salaries, during the year,	4,001.70	
14	State tax during the year,	1,631.16	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 1, 1905; amount,	14,929.40	
	2 per cent. paid July 1, 1905; amount,	15,534.95	
19	Net amount carried to surplus,	3,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	56,534.01—	95,631.22
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,500.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.		

OFFICERS.—President, John H. Wood; Treasurer, Henry E. Stoughton; Directors or Trustees, John H. Wood, G. A. Stoughton, L. D. Kenea, W. G. French, Edward C. Stoughton, Henry A. Welton, R. T. Andrews, F. W. Etheridge, Henry E. Stoughton.

THOMPSON SAVINGS BANK, OF PUTNAM.

FLORENUS E. CLARK, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$7,680.00	Whole amount of deposits, . . .	\$43,438.01
Loans on collateral security, . . .	41.36	Interest account, less current expenses and taxes paid, . . .	6.53
Real estate by foreclosure, . . .	18,500.00	Rent account, . . .	3,766.15
Banking house, . . .	5,000.00		
Profit and loss account, . . .	985.51		
Cash in banks, . . .	13,825.36		
Cash in vault, . . .	1,178.46		
Total assets, . . .	\$47,210.69	Total liabilities, . . .	\$47,210.69

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,508; total amount, . . .	\$43,438.01
2	Number of depositors having \$1,000, and not over \$2,000, . . .	0; total amount, . . .	0
3	Number of depositors having over \$2,000, and not over \$10,000, . . .	0; total amount, . . .	0
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	1,508; total deposits, . . .	\$43,438.01
6	Largest amount due a single depositor, . . .		556.85
7	Number of accounts opened during the past year, 4; number closed, 19; decrease, 15 (account of transfer). . .		
8	Amount deposited, including interest credited, during the past year, . . .		0
9	Amount withdrawn during the past year, . . .		38,632.31
10	Amount of decrease, . . .		38,632.31
11	Total of interest and profit and loss and rent accounts per last report, . . .	\$12,846.22	
12	Amount of income received during the year, . . .	7,999.56	20,845.78
13	Total expenses, including salaries, during the year, . . .	1,238.43	
14	State tax during the year, . . .	0	
15	Town and City taxes and assessments paid, . . .	39.79	
16	Net amount of premiums charged off, . . .	15,794.88	
17	All other amounts charged off, . . .	0	
18	Dividends, 0 per cent. paid . . ., 19..; amount, . . .	0	
	0 per cent. paid . . ., 19..; amount, . . .	0	
19	Net amount carried to surplus, . . .	0	
20	Total of interest and profit and loss and rent accounts per this report, . . .	3,772.68	20,845.78
21	Amount of past-due paper at this time is . . .		0
22	Amount of assets yielding no income the past year, . . .		0
23	Loans on real estate — are they all first mortgages? . . .		Yes

THOMPSON SAVINGS BANK, OF PUTNAM.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$7,680.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	41.36
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5%
28	Net income from foreclosed real estate during the past year,	925.69
29	Date of annual meeting of Incorporators to elect Trustees or Directors, last Tuesday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, last Tuesday in July.	

OFFICERS.— President, Oscar Tourtellotte; Treasurer, Florenus E. Clark; Directors or Trustees, Oscar Tourtellotte, Thomas Hutchinson, John M. Cunningham, George H. Nichols, Marvin D. Elliott, L. P. Lamoureux, Henry Paradia, David Chase, O. G. Chase, Ernest M. Arnold, William B. Chandler, Florenus E. Clark.

TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1868.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$539,475.00	Whole amount of deposits, \$1,480,053.10	
Loans on collateral security, . . .	1,000.00	Surplus account, . . .	41,030.67
Loans on personal security only, . . .	45,250.00	Interest account, less current expenses and taxes paid, . . .	14,789.33
Town, city, and borough notes and orders, . . .	178,700.00		
United States bonds, . . .	20,000.00		
State bonds, . . .	20,000.00		
Town, city, school district, and corporation bonds, . . .	363,000.00		
Railroad bonds, . . .	260,000.00		
Bank stocks in Connecticut, . . .	14,525.00		
Premium account, . . .	18,100.00		
Cash in banks, . . .	63,311.70		
Cash in vault, . . .	12,511.40		
Total assets, . . .	\$1,535,873.10	Total liabilities, . . .	\$1,535,873.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Twos of 1930, \$	20,000.00	20,000.00	20,700.00
STATE BONDS.			
Massachusetts, 3½s, 1923, \$	20,000.00	20,000.00	20,700.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington, \$	86,000.00	86,000.00	86,000.00
“ Thomaston,	15,000.00	15,000.00	15,000.00
Bor. of Torrington,	67,700.00	67,700.00	67,700.00
“ Winsted,	10,000.00	10,000.00	10,000.00
Total, \$	178,700.00	178,700.00	178,700.00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
Town of Bristol, Ct., 4s, 1927, \$	10,000.00	10,000.00	10,700.00
" Meriden, " 3½s, 1917,	10,000.00	10,000.00	10,000.00
" Naugatuck, " 4s, 1912,	10,000.00	10,000.00	10,300.00
" New Britain, " 3½s, 1929,	10,000.00	10,000.00	10,000.00
" Stamford, " 4s, 1927,	10,000.00	10,000.00	10,700.00
" Suffield, " 4s, 1915,	5,000.00	5,000.00	5,200.00
" Thomaston, " 4s, 1924,	50,000.00	50,000.00	53,000.00
Bor. of Torrington, " 4s, 1924,	30,000.00	30,000.00	31,800.00
City of Ansonia, " 4s, 1915,	10,000.00	10,000.00	10,400.00
" New Haven, " 4s, 1913,	30,000.00	30,000.00	31,000.00
" New Haven, " 3½s, 1912,	10,000.00	10,000.00	10,000.00
" New London, " 3½s, 1931,	10,000.00	10,000.00	10,000.00
" Hartford, " 4s, 1918,	20,000.00	20,000.00	21,000.00
" Hartford, " 3½s, 1954,	20,000.00	20,000.00	20,000.00
School Districts:—			
First, Hartford, " 4s, 1927,	10,000.00	10,000.00	10,700.00
South, Hartford, " 3½s, 1942,	10,000.00	10,000.00	10,000.00
New Haven, N. H., " 4s, 1909,	5,000.00	5,000.00	5,100.00
Center, Waterbury, " 4s, 1927,	10,000.00	10,000.00	10,700.00
City of Boston, Mass., 4s, 1911,	10,000.00	10,000.00	10,350.00
" Boston, " 4s, 1915,	10,000.00	10,000.00	10,500.00
" Boston, " 3½s, 1919,	10,000.00	10,000.00	10,000.00
" Boston, " 3½s, 1922,	20,000.00	20,000.00	20,000.00
" Boston, " 3½s, 1923,	10,000.00	10,000.00	10,000.00
" Chicago, Ill., 4s, 1917,	10,000.00	10,000.00	10,300.00
" Cleveland, O., 4s, 1921,	10,000.00	10,000.00	10,500.00
" Providence, R. I., 5s, 1906,	3,000.00	3,000.00	3,000.00
" Providence, " 3s, 1927,	10,000.00	10,000.00	9,500.00
Totals, \$	363,000.00	363,000.00	374,750.00
RAILROAD BONDS.			
Boston & Albany, 3½s, 1952, \$	20,000.00	20,000.00	20,000.00
Chicago, R. I. & Pacific, 4s, 1988,	30,000.00	30,000.00	31,500.00
Chicago & Eastern Ill., 5s, 1937,	10,000.00	10,000.00	12,000.00
Chicago, Mil. & St. Paul, 4s, 1989,	20,000.00	20,000.00	22,000.00
C. & P., Western Div., 5s, 1921,	10,000.00	10,000.00	11,600.00
Chicago, Burl. & Quincy, 4s, 1949,	10,000.00	10,000.00	10,700.00
Cleveland & Pittsburg, 3½s, 1950,	10,000.00	10,000.00	9,900.00
Harlem Riv. & Port Ches., 4s, 1911,	15,000.00	15,000.00	15,350.00
Illinois Central, 1st, 4s, 1951,	20,000.00	20,000.00	22,000.00
New London Northern, 4s, 1910,	15,000.00	15,000.00	15,300.00
N. Y., N. H. & Hartford, 4s, 1914,	40,000.00	40,000.00	40,900.00
N. Y., N. H. & Hartford, 4s, 1947,	20,000.00	20,000.00	21,300.00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y. Cent. & Hud. Riv., 3½s, 1907, \$	10,000.00	10,000.00	10,000.00
Rome, Watertown & Og., 5s, 1922,	10,000.00	10,000.00	11,700.00
Michigan Central, 4s, 1940,	10,000.00	10,000.00	10,600.00
Old Colony, 4s, 1924,	10,000.00	10,000.00	10,450.00
Totals, \$	260,000.00	260,000.00	275,300.00
BANK STOCKS.			
28 shrs. First National, Litchfield, \$	2,800.00	2,800.00	2,800.00
31 " Hurlbut " Winsted,	3,100.00	4,650.00	4,650.00
25 " Thomaston Nat., Thomaston,	2,500.00	2,500.00	2,500.00
15 " Brooks " Torrington,	1,500.00	1,875.00	2,250.00
20 " Waterbury " Waterbury,	1,000.00	1,500.00	1,500.00
12 " National Iron, Falls Village,	1,200.00	1,200.00	1,200.00
Totals, \$	12,100.00	14,525.00	14,900.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,276; total amount,	\$839,828.17
2	Number of depositors having \$1,000, and not over \$2,000,	260; total amount,	333,218.18
3	Number of depositors having over \$2,000, and not over \$10,000,	89; total amount,	296,353.44
4	Number of depositors having over \$10,000,	1; total amount,	10,653.31
5	Total number of depositors,	4,626; total deposits,	\$1,480,053.10
6	Largest amount due a single depositor,		10,653.31
7	Number of accounts opened during the past year, 920; number closed, 689; increase, 231.		
8	Amount deposited, including interest credited, during the past year,		464,421.46
9	Amount withdrawn during the past year,		352,893.93
10	Amount of increase,		111,527.53
11	Total of interest and profit and loss and rent accounts per last report,	\$15,277.65	
12	Amount of income received during the year,	60,393.45—	75,671.10
13	Total expenses, including salaries, during the year,	5,039.93	
14	State tax during the year,	3,342.36	
15	Town and City taxes and assessments paid,	0	

TORRINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	Net amount of premiums charged off,	\$6,152.72	
17	All other amounts charged off,	135.00	
18	Dividends, 1¼ per cent. paid Jan., 1905; amount,	22,677.99	
	1¼ per cent. paid July, 1905; amount,	23,533.77	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	14,789.33—	\$75,671.10
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	14,900.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	30,000.00	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,000.00	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.—President, Charles F. Brooker; Treasurer, Isaac W. Brooks;
Directors or Trustees, Isaac W. Brooks, Charles F. Brooker, Charles L. McNeil,
Edward T. Coe, Luther G. Turner, John N. Brooks, George B. Alvord.

UNION SAVINGS BANK, DANBURY.

CARROLL D. RYDER, Treasurer.

INCORPORATED, 1886.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$622,792.00	Whole amount of deposits, \$1,804,216.40	
Loans on collateral security, . . .	18,550.00	Surplus account, . . .	75,000.00
Loans on personal security only, . . .	3,250.00	Interest account, less current expenses and taxes paid, . . .	45,125.83
Town, city, and borough notes and orders, . . .	3,000.00		
Town, city, school district, and corporation bonds, . .	139,000.00		
Railroad bonds, . . .	840,255.00		
Railroad stocks, . . .	4,270.00		
Bank stocks in Connecticut, . .	27,300.00		
Bank stocks, in other states, . .	2,200.00		
Real estate by foreclosure, . .	109,952.12		
Banking house, . . .	25,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	632.07		
Premium account, . . .	83,517.05		
Cash in banks, . . .	36,455.90		
Cash in vault, . . .	8,168.09		
Total assets, . . .	\$1,924,342.23	Total liabilities, . . .	\$1,924,342.23

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bethel, \$	3,000.00	3,000.00	3,000.00
RAILROAD STOCKS.			
61 shrs. Pere Marquette, p'fd., . . \$	6,100.00	4,270.00	5,185.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1918, \$	5,000.00	5,000.00	5,050.00
Atlantic City, N. J., 4s, 1919, . . .	5,000.00	5,000.00	5,053.50
Canton, Ohio, 4½s, 1912, . . .	5,000.00	5,000.00	5,250.00
Hamilton, Ohio, 4¼s, 1920, . . .	5,000.00	5,000.00	5,350.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Kansas City, Kan., 6s, 1906, \$	4,000.00	4,000.00	4,090.00
Kansas City, Kan., 6s, 1907,	6,000.00	6,000.00	6,215.00
Killingly, Ct., 3½s, 1920,	14,000.00	14,000.00	13,869.00
Los Angeles, Cal., 4s, 1908,	3,000.00	3,000.00	3,022.50
Los Angeles, Cal., 4s, 1913,	2,000.00	2,000.00	2,020.00
Los Angeles, Cal., 4s, 1918,	3,500.00	3,500.00	3,605.00
Los Angeles, Cal., 4s, 1923,	1,500.00	1,500.00	1,557.00
Muskegon, Mich., 5s, 1907,	5,000.00	5,000.00	5,100.00
Paterson, N. J., 4½s, 1909,	5,000.00	5,000.00	5,122.00
Portland, Ore., 5s, 1922,	5,000.00	5,000.00	5,750.00
Portland, Ore., 5s, 1925,	5,000.00	5,000.00	5,673.00
Pueblo, Col., 4½s, 1918,	15,000.00	15,000.00	15,951.00
Sioux City, Iowa, 4½s, 1915,	10,000.00	10,000.00	10,409.00
Spokane, Wash., 5s, 1914,	10,000.00	10,000.00	10,800.00
Topeka, Kan., 5s, 1913,	10,000.00	10,000.00	10,750.00
Woonsocket, R. I., 3½s, 1931,	20,000.00	20,000.00	20,000.00
Totals, \$	139,000.00	139,000.00	144,637.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	10,000.00	10,000.00	10,500.00
Atlantic Coast Line, 4s, 1952,	35,000.00	35,000.00	35,700.00
Buffalo & Susquehanna, 4s, 1951,	25,000.00	24,355.00	25,000.00
Burl., Cedar Rapids & No., 5s, 1906,	6,000.00	6,000.00	6,120.00
Burl., Cedar Rapids & No., 5s, 1934,	30,000.00	30,000.00	36,150.00
C. R., Ia. F. & N. W., 5s, 1921,	5,000.00	5,000.00	5,575.00
Chicago & Eastern Ill.:—			
1st Mortgage, 6s, 1907,	5,000.00	5,000.00	5,200.00
Consol. Mortgage, 5s, 1937,	30,000.00	30,000.00	36,450.00
Chic. & Indiana Coal, 5s, 1936,	17,000.00	17,000.00	20,570.00
Chicago, R. I. & Pacific, 4s, 1988,	40,000.00	40,000.00	42,200.00
Chicago, Mil. & St. Paul:—			
Chic. & Lake Sup. Div., 5s, 1921,	10,000.00	10,000.00	11,500.00
Chicago & Pac. West., 5s, 1921,	25,000.00	25,000.00	29,000.00
Dakota & Gt. Southern, 5s, 1916,	10,000.00	10,000.00	11,100.00
Hastings & Dakota, 7s, 1910,	5,000.00	5,000.00	5,675.00
Terminal Mortgage, 5s, 1914,	10,000.00	10,000.00	10,950.00
Wisconsin Valley Div., 6s, 1920,	1,000.00	1,000.00	1,250.00
Wisconsin Valley, 7s, 1909,	5,000.00	5,000.00	5,550.00
Chicago & Northwestern:—			
Chic., St. P., M. & O., 6s, 1930,	10,000.00	10,000.00	13,800.00
Chic., St. P., M. & O., 3½s, 1930,	30,000.00	28,175.00	28,500.00
Madison Extension, 7s, 1911,	12,000.00	12,000.00	13,920.00
Menominee Extension, 7s, 1911,	12,000.00	12,000.00	14,070.00
Elgin, Joliet & Eastern, 5s, 1941,	25,000.00	25,000.00	30,125.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Erie:—			
Buffalo, N. Y. & Erie, 7s, 1916, \$	9,000.00	9,000.00	11,250.00
Evansville & Terre Haute:—			
Mt. Vernon Branch, 6s, 1923,	8,000.00	8,000.00	9,200.00
Sullivan Co. Branch, 5s, 1930,	30,000.00	30,000.00	31,800.00
Genesee & Wyoming, 5s, 1934,	10,000.00	10,000.00	11,100.00
Illinois Central:—			
Chic. S. L. & New Or., 5s, 1951,	10,000.00	10,000.00	12,550.00
Louisville Division, 3½s, 1953,	5,000.00	4,950.00	4,725.00
Louisville & Nashville, 5s, 1937,	5,000.00	5,000.00	5,950.00
Michigan Central:—			
Det. & Bay City, reg., 5s, 1931,	10,000.00	10,000.00	12,125.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	11,575.00
Minneapolis & St. Louis, 5s, 1934,	20,000.00	20,000.00	23,200.00
Missouri Pacific:—			
S. L., I. M. & S. R. & G., 4s, 1933,	20,000.00	18,915.00	19,300.00
N. Y., N. H. & Hartford:—			
Consolidated, 3s-4s, 1930,	10,000.00	8,960.00	8,960.00
Harlem & Port C. Div., 4s, 1954,	25,000.00	25,000.00	27,250.00
Peoria & Pekin Union, 6s, 1921,	10,000.00	10,000.00	12,100.00
Pere Marquette:—			
Detroit, G. R. & West., 4s, 1946,	7,500.00	7,500.00	7,425.00
Pittsburg & Lake Erie:—			
Pitts., McK. & Yough., 6s, 1932,	20,000.00	20,000.00	27,500.00
McK'sport & Belle V., 6s, 1918,	5,000.00	5,000.00	6,000.00
Southern Indiana, 4s, 1951,	30,000.00	28,650.00	28,650.00
St. Paul, Minn. & Man.:—			
1st Mortgage, 6s, 1909,	5,000.00	5,000.00	5,500.00
Consol. Mtg., reg., 6s, 1933,	2,000.00	2,000.00	2,760.00
Consol. Mtg., 4½s, 1933,	10,000.00	10,000.00	11,200.00
Dakota Extension, 6s, 1910,	25,000.00	25,000.00	28,000.00
East. of Minn., 5s, 1908,	12,000.00	12,000.00	12,540.00
East. of Minn., N. Div., 4s, 1948,	25,000.00	25,000.00	26,125.00
Montana Central, 6s, 1937,	20,000.00	20,000.00	27,300.00
Montana Central, 5s, 1937,	16,000.00	16,000.00	18,960.00
Montana Extension, 4s, 1937,	10,000.00	10,000.00	10,400.00
Willmar & Sioux Falls, 5s, 1938,	10,000.00	10,000.00	12,100.00
Sunbury, Haz. & Wilks., 5s, 1928,	6,800.00	6,800.00	7,820.00
Term'l Assn. of St. Louis, 4½s, 1939,	20,000.00	20,000.00	22,650.00
Term'l Assn. of St. Louis, 5s, 1944,	15,000.00	15,000.00	18,225.00
Term'l Assn. of St. Louis, 4s, 1953,	10,000.00	9,950.00	10,100.00
Western Maryland:—			
Balt. & Cumb. Val. Ex., 6s, 1931,	20,000.00	20,000.00	26,850.00
Balt. & Harrisburg, 5s, 1936,	17,000.00	17,000.00	19,762.00
Potomac Valley, 5s, 1941,	20,000.00	20,000.00	23,050.00
Totals, \$	846,300.00	840,255.00	952,907.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
130 shrs. City National, Danbury, \$	13,000.00	13,000.00	13,780.00
90 " Danbury Nat., "	9,000.00	9,000.00	9,540.00
3 " Nat. of Norwalk, Norwalk,	300.00	300.00	330.00
50 " City National, So. Norwalk,	5,000.00	5,000.00	8,750.00
22 " Citizens Cent. Nat., New York,	2,200.00	2,200.00	3,520.00
Totals, \$	29,500.00	29,500.00	35,920.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,197; total amount,	\$898,437.44
2	Number of depositors having \$1,000, and not over \$2,000,	387; total amount,	517,302.21
3	Number of depositors having over \$2,000, and not over \$10,000,	129; total amount,	388,476.75
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,713; total deposits,	\$1,804,216.40
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 1,087; number closed, 798; increase, 289.		
8	Amount deposited, including interest credited, during the past year,		495,989.48
9	Amount withdrawn during the past year,		415,014.21
10	Amount of increase,		80,975.27
11	Total of interest and profit and loss and rent accounts per last report,	\$64,239.38	
12	Amount of income received during the year,	94,818.65	159,058.03
13	Total expenses, including salaries, during the year,	12,154.00	
14	State tax during the year,	1,995.58	
15	Town and City taxes and assessments paid,	2,297.01	
16	Net amount of premiums charged off,	13,500.00	
17	All other amounts charged off,	1,369.00	
18*	Dividends, 1½ per cent. paid Oct. 1, 1904; amount,	28,524.68	
	1½ per cent. paid Apr. 1, 1905; amount.	29,091.93	
19	Net amount carried to surplus,	25,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	45,125.83	159,058.03
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		9,600.00
23	Loans on real estate—are they all first mortgages?		Yes

* 3 per cent. per annum on excess of \$3,000.

UNION SAVINGS BANK, DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	8,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	3.6%
28	Net income from foreclosed real estate during the past year,	3,927.32
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.	
30	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.	

OFFICERS.—President, Samuel C. Holly; Treasurer, Carroll D. Ryder; Directors or Trustees, John H. Fanton, George E. Chichester, Luman L. Hubbell, Thomas C. Millard, Edward S. Fairchild, Howard B. Scott, George B. Fairchild, Henry Bernd, Frederick M. Thompson.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,895,410.37	Whole amount of deposits, \$5,739,370.51	
Loans on collateral security, . . .	576,690.22	Surplus account, . . .	150,000.00
Loans on personal security only, . . .	492,942.69	Profit and loss account, . . .	35,510.87
School district notes and orders, . . .	1,115.00	Rent account, . . .	424.02
United States bonds, . . .	1,000.00		
Town, city, school district, and corporation bonds, . . .	367,942.50		
Railroad bonds, . . .	1,976,593.00		
Bank stocks in Connecticut, . . .	157,850.00		
Real estate by foreclosure, . . .	29,462.10		
Banking house, . . .	88,806.30		
Insurance and taxes advanced on real estate mortgaged, . . .	1,667.03		
Premium account, . . .	106,906.41		
Over and Short account, . . .	2,475.75		
Cash in banks, . . .	226,444.03		
Total assets, . . .	\$5,925,305.40	Total liabilities, . . .	\$5,925,305.40

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	VALUE. BOOK	MARKET VALUE.
UNITED STATES BONDS.				
United States bonds,	\$	1,000.00	1,000.00	1,050.00
SCHOOL DISTRICT NOTES AND ORDERS.				
South Sch. Dist., Watertown, . . .	\$	1,115.00	1,115.00	1,115.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
Hartford, First District, 4s, 1927, . . .	\$	25,000.00	25,000.00	26,250.00
Kansas City, Kan., 5s, 1917, . . .		6,000.00	6,000.00	6,600.00
Kansas City, Kan., 5s, 1913, . . .		25,000.00	25,000.00	27,250.00
Kansas City, Kan., 5s, 1928, . . .		15,000.00	15,000.00	17,400.00
Toledo, 3½s, 1927, . . .		5,000.00	5,000.00	5,100.00
Toledo, 3½s, 1930, . . .		45,000.00	45,000.00	45,900.00
Waterbury, Center Dist., 4s, 1906-14, . . .		50,000.00	50,000.00	51,000.00
Waterbury, Sewer, 4s, 1906-09, . . .		20,000.00	20,000.00	20,400.00
Waterbury, Center Dist., 4s, 1928-41, . . .		30,000.00	30,000.00	32,100.00
Waterbury, Center Dist., 3½s, 1912-13, . . .		20,000.00	20,000.00	20,000.00

WATERBURY SAVINGS BANK. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.— CONTINUED.			
Waterbury, Court House, 4s, 1908-13, \$	30,000.00	30,000.00	30,600.00
Waterbury, Water, 3½s, 1910-19,	10,000.00	10,000.00	10,200.00
Waterbury, Funding, 3½s, 1905-06,	9,000.00	8,942.50	9,000.00
Omaha, 4s, 1924,	15,000.00	15,000.00	15,300.00
Atlantic City, 4s, 1933,	13,000.00	13,000.00	13,520.00
Orange, Ct., 4s, 1925,	25,000.00	25,000.00	26,250.00
New Britain, Ct., 3½s, 1920,	25,000.00	25,000.00	25,500.00
Totals, \$	368,000.00	367,942.50	382,370.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul, 4s, 1989, \$	15,000.00	15,000.00	15,900.00
Chicago, Mil. & St. Paul, 5s, 1921,	10,000.00	10,000.00	11,400.00
Chicago, R. I. & Pacific, 4s, 1988,	120,000.00	120,000.00	126,000.00
Chicago & Eastern Ill., 5s, 1937,	230,000.00	230,000.00	276,000.00
Chicago & Eastern Ill., 6s, 1934,	40,000.00	40,000.00	52,000.00
Chicago & Indiana Coal, 5s, 1936,	100,000.00	100,000.00	118,000.00
Chicago, St. L. & N. O., 3½s, 1951,	25,000.00	25,000.00	25,000.00
Chicago, St. P., M. & O., 6s, 1930,	25,000.00	25,000.00	32,500.00
Chicago & Western Ind., 6s, 1932,	25,000.00	25,000.00	28,000.00
Consolidated, 3-3½-4s, 1930,	25,000.00	22,500.00	22,500.00
Chesapeake & Ohio, 4½s, 1922,	3,000.00	3,000.00	3,150.00
Burl., Ced. Rap. & No., 5s, 1934,	35,000.00	35,000.00	42,000.00
Buffalo & Susquehanna, 4s, 1951,	40,000.00	38,968.00	38,968.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	25,000.00	28,500.00
Central New Jersey, 5s, 1987,	15,000.00	15,000.00	19,800.00
Evansville & Terre Haute, 6s, 1923,	11,000.00	11,000.00	11,660.00
Eastern of Minn., 4s, 1948,	100,000.00	100,000.00	100,000.00
Genesee & Wyoming, 4s, 1929,	25,000.00	25,000.00	26,000.00
Montana Central, 6s, 1937,	160,000.00	160,000.00	216,000.00
Montana Central, 5s, 1937,	75,000.00	75,000.00	88,500.00
Minneapolis & St. Louis, 4s, 1949,	105,000.00	105,000.00	106,000.00
Minneapolis & St. Louis, 4s, 1949,	25,000.00	24,000.00	24,000.00
N. Y. & Long Branch, 4s, 1941,	25,000.00	25,000.00	26,250.00
Illinois Central, 3½s, 1951,	50,000.00	50,000.00	51,500.00
Pittsburg & McKeesport, 6s, 1932,	8,000.00	8,000.00	10,840.00
Peoria & Pekin, 6s, 1921,	50,000.00	50,000.00	59,000.00
Peoria & Northwestern, 3½s, 1926,	25,000.00	24,562.50	24,562.50
Potomac Valley, 5s, 1941,	30,000.00	30,000.00	35,400.00
St. Paul, Minn. & Man., 6s, 1933,	150,000.00	150,000.00	195,000.00
St. Paul, Minn. & Man., 4½s, 1933,	120,000.00	120,000.00	134,400.00
St. Paul, Minn. & Man., 4s, 1937,	128,000.00	128,000.00	133,120.00
Staten Island, 4½s, 1943,	42,000.00	42,000.00	42,000.00
Sioux City & Pacific, 3½s, 1936,	25,000.00	24,562.50	24,562.50

WATERBURY SAVINGS BANK. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Terre Haute & Indiana,	5s,	1925,	\$	50,000.00	50,000.00	52,000.00
Willmar & Sioux Falls,	5s,	1938,		45,000.00	45,000.00	54,000.00
Totals,			\$	1,982,000.00	1,976,593.00	2,253,513.00
BANK STOCKS.						
703 shrs. Citizens National,			\$	70,300.00	70,300.00	91,390.00
355 " Waterbury "				17,750.00	17,750.00	28,400.00
50 " Fourth "				5,000.00	5,000.00	6,500.00
20 " Manufacturers Nat.,				2,000.00	2,000.00	2,400.00
30 " First " Portland,				3,000.00	3,000.00	3,000.00
92 " City " Danbury,				9,200.00	9,200.00	9,200.00
64 " First " Litchfield,				6,400.00	6,400.00	6,400.00
40 " First " Meriden,				4,000.00	4,000.00	7,600.00
50 " Merchants " New Haven,				2,500.00	2,500.00	2,700.00
100 " First " Middletown,				10,000.00	10,000.00	10,000.00
14 " Birmingham " Derby,				1,400.00	1,400.00	2,100.00
11 " New Britain "				1,100.00	1,100.00	1,705.00
26 " Danbury "				2,600.00	2,600.00	2,600.00
4 " Hartford "				400.00	400.00	520.00
50 " Thomaston "				5,000.00	5,000.00	5,500.00
30 " Aetna " Hartford,				3,000.00	3,000.00	5,700.00
11 " Middlesex Co. " Middletown,				1,100.00	1,100.00	1,100.00
56 " First " Norwich,				5,600.00	5,600.00	5,600.00
25 " Fairfield Co. " Norwalk,				2,500.00	2,500.00	2,500.00
50 " First " Stonington,				5,000.00	5,000.00	6,000.00
Totals,			\$	157,850.00	157,850.00	200,915.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,895; total amount, \$2,413,721.30
2	Number of depositors having \$1,000, and not over \$2,000,	999; total amount, 1,356,684.12
3	Number of depositors having over \$2,000, and not over \$10,000,	501; total amount, 1,808,391.18
4	Number of depositors having over \$10,000,	12; total amount, 160,573.91
5	Total number of depositors,	10,407; total deposits, \$5,739,370.51
6	Largest amount due a single depositor,	17,676.12

WATERBURY SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 1,814; number closed, 1,349; increase, 465.		
8	Amount deposited, including interest credited, during the past year,		\$1,488,991.42
9	Amount withdrawn during the past year,		1,143,116.61
10	Amount of increase,		345,874.81
11	Total of interest and profit and loss and rent accounts per last report,	\$28,982.17	
12	Amount of income received during the year,	278,791.73—	307,773.90
13	Total expenses, including salaries, during the year,	12,688.14	
14	State tax during the year,	11,295.09	
15	Town and City taxes and assessments paid,	1,496.97	
16	Net amount of premiums charged off,	30,000.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Feb. 1, 1905; amount, 2 per cent. paid Aug. 1, 1905; amount,	103,310.71 106,095.38	
19	Net amount carried to surplus,	6,952.72	
20	Total of interest and profit and loss and rent accounts per this report,	35,934.89—	307,773.90
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		100.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		55,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		270,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		108,500.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		5¼%
28	Net income from foreclosed real estate during the past year,		1,611.79
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in June.		

OFFICERS.—President, E. L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, J. M. Burrall, F. L. Curtiss, E. L. Frisbie, E. T. Root, N. J. Welton, F. J. Kingsbury, Charles E. Lamb, James S. Elton, George E. Terry.

WATERTOWN SAVINGS BANK.

GEORGE H. STOUGHTON, Treasurer.

INCORPORATED, 1894.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$6,416.00	Whole amount of deposits,	\$35,485.35
Cash in banks,	35,535.26	Interest account, less current expenses and taxes paid,	6,465.91
Total assets,	\$41,951.26	Total liabilities,	\$41,951.26

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,056; total amount,	\$34,420.64
2	Number of depositors having \$1,000, and not over \$2,000,	1; total amount,	1,064.71
3	Number of depositors having over \$2,000, and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,057; total deposits,	\$35,485.35
6	Largest amount due a single depositor,		1,064.71
7	Number of accounts opened during the past year, 0; number closed, 0; increase, 0		
8	Amount deposited, including interest credited, during the past year,		0
9	Amount withdrawn during the past year,		215,552.99
10	Amount of decrease,		215,552.99
11	Total of interest and profit and loss and rent accounts per last report,	\$4,847.30	
12	Amount of income received during the year,	8,063.57—	12,910.87
13	Total expenses, including salaries, during the year,	3,204.37	
14	State tax during the year,	461.20	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	2,779.39	
18	Dividends, 0 per cent. paid 19.; amount, 0 per cent. paid 19.; amount,	0	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	6,465.91—	12,910.87
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		0
23	Loans on real estate—are they all first mortgages?		No
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		4,716.00

WATERTOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
28	Net income from foreclosed real estate during the past year, . .	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.	
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.	

OFFICERS.— President, Charles B. Mattoon; Treasurer, George H. Stoughton; Directors or Trustees. G. H. Cowell, Henry T. Dayton, Thomas Shields, William H. Smith, William J. Munson, Bennett C. Atwood, A. H. Scovill, H. H. Heminway, S. McLean Buckingham, Horace D. Taft, Charles W. Jackson, Charles B. Mattoon.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$49,110.00	Whole amount of deposits, . . .	\$167,353.83
Town, city, and borough notes and orders, . . .	19,000.00	Surplus account, . . .	5,000.00
Town, city, school district, and corporation bonds, . .	53,817.25	Interest account, less current expenses and taxes paid, . . .	2,122.98
Railroad bonds, . . .	35,000.00	Profit and loss account, . .	5,822.06
Bank stocks in Connecticut, .	5,600.00	Rent account, etc., . . .	99.11
Bank stocks in other states, .	10,488.00		
Cash in banks, . . .	6,857.73		
Cash in vault, . . .	525.00		
Total assets, . . .	\$180,397.98	Total liabilities, . . .	\$180,397.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Westport demand notes, . . . \$	19,000.00	19,000.00	19,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
St. Paul, Minn., 4s, 1920, \$	3,000.00	3,000.00	3,100.00
Chicago, Ill., 4s, 1921, . . .	5,000.00	5,000.00	5,100.00
Chicago, Ill., 4s, 1917, . . .	5,000.00	5,000.00	5,100.00
Omaha, Neb., 5s, 1912, . . .	5,000.00	5,000.00	5,200.00
Paterson, N. J., 4s, 1910, . . .	5,000.00	5,000.00	5,100.00
Pawtucket, R. I., 4s, 1934, . .	5,000.00	5,258.25	5,200.00
Columbus, Ohio, 4s, 1933, . .	10,000.00	10,244.25	10,200.00
Cleveland, Ohio, 4s, 1914, . .	5,000.00	5,106.25	5,100.00
Toledo, Ohio, 4s, 1914, . . .	5,000.00	5,128.50	5,100.00
Toledo, Ohio, 4s, 1911, . . .	5,000.00	5,082.00	5,080.00
Totals, \$	53,000.00	53,817.25	54,280.00
RAILROAD BONDS.			
Terre Haute & Indianapolis, 5s, 1925, \$	5,000.00	5,000.00	5,250.00
Illinois Central, 4s, 1951, . .	5,000.00	5,000.00	5,500.00

WESTPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Albany & Susquehanna, 6s, 1906, \$	10,000.00	10,000.00	10,300.00
Burl., Cedar Rap. & No., 5s, 1906,	5,000.00	5,000.00	5,100.00
Chicago, Milwaukee & St. Paul:—			
Southern Minn. Div., 6s, 1910,	5,000.00	5,000.00	5,500.00
N. Y., N. H. & H., deb., 4s, 1914,	5,000.00	5,000.00	5,050.00
Totals, \$	35,000.00	35,000.00	36,700.00
BANK STOCKS.			
37 shrs. First National, Westport, \$	3,700.00	3,700.00	4,070.00
19 " Windham Nat., Willimantic,	1,900.00	1,900.00	2,280.00
50 " Fourth Nat., New York,	5,000.00	5,000.00	10,500.00
15 " American Exch. Nat., "	1,500.00	1,500.00	4,125.00
15 " National Park, "	1,500.00	2,500.00	7,350.00
12 " Nat. Bk. of Commerce, "	1,200.00	1,488.00	2,400.00
Totals, \$	14,800.00	16,088.00	30,725.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	663; total amount,	\$102,971.05
2	Number of depositors having \$1,000 and not over \$2,000,	16; total amount,	21,536.64
3	Number of depositors having over \$2,000, and not over \$10,000,	9; total amount,	31,979.32
4	Number of depositors having over \$10,000,	1; total amount,	10,866.82
5	Total number of depositors,	689; total deposits,	\$167,353.83
6	Largest amount due a single depositor,		10,866.82
7	Number of accounts opened during the past year, 90; number closed, 56; increase, 34.		
8	Amount deposited, including interest credited, during the past year,		27,504.92
9	Amount withdrawn during the past year,		18,571.35
10	Amount of increase,		8,933.57
11	Total of interest and profit and loss and rent accounts per last report,	\$7,521.07	
12	Amount of income received during the year,	8,840.23—	16,361.30
13	Total expenses, including salaries, during the year,	849.83	
14	State tax during the year,	258.56	

WESTPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Town and City taxes and assessments paid, . . .	0	
16	Net amount of premiums charged off, . . .	\$923.47	
17	All other amounts charged off, . . .	0	
18	Dividends, 2 per cent. paid Jan., 1905; amount, . . .	3,116.03	
	2 per cent. paid July, 1905; amount, . . .	3,169.26	
19	Net amount carried to surplus, . . .	0	
20	Total of interest and profit and loss and rent accounts per this report, . . .	8,044.15—	\$16,361.30
21	Amount of past-due paper at this time is . . .	0	
22	Amount of assets yielding no income the past year, . . .	260.00	
23	Loans on real estate—are they all first mortgages? . . .	Yes	
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	8,000.00	
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	0	
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	0	
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0	
28	Net income from foreclosed real estate during the past year, . . .	99.11	
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July 10.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July 10.		

OFFICERS.—President, George S. Adams; Treasurer, B. L. Woodworth; Directors or Trustees, George S. Adams, Rufus Wakeman, F. M. Salmon, William Edgar Nash, William E. Osborn, D. B. Bradley, Jr., B. L. Woodworth, Charles B. Guyer, William H. Smeton.

THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$488,020.00	Whole amount of deposits, .	\$751,184.59
Loans on collateral security, .	46,000.00	Surplus account, . . .	10,000.00
Loans on personal security only, . . .	47,740.00	Profit and loss account, .	17,868.23
School district notes and orders,	8,900.00		
Railroad bonds,	166,000.00		
Real estate by foreclosure, .	4,980.00		
Insurance and taxes advanced on real estate mortgaged,	166.12		
Cash in banks,	22,246.70		
Total assets,	\$779,052.82	Total liabilities, . . .	\$779,052.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Town Plot School District, . . . \$	8,900.00	8,900.00	8,900.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 4s, 1951, \$	25,000.00	25,000.00	25,000.00
Chicago & Eastern Ill., 5s, 1937,	16,000.00	16,000.00	19,500.00
Genesee & Wyoming, 5s, 1929,	10,000.00	10,000.00	10,500.00
Louisville & Nash., Ufd., 4s, 1940,	25,000.00	25,000.00	26,000.00
Minneapolis & St. Louis, 4s, 1949,	25,000.00	25,000.00	24,000.00
St. L. & Iron Mountain, 4s, 1933,	30,000.00	30,000.00	29,000.00
St. Paul, Minn. & Man., 4s, 1937,	5,000.00	5,000.00	5,000.00
Term'l Assn. of St. Louis, 4s, 1953,	30,000.00	30,000.00	30,000.00
Totals, \$	166,000.00	166,000.00	169,000.00

THE WEST SIDE SAVINGS BANK, WATERBURY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,941; total amount,	\$391,573.60
2	Number of depositors having \$1,000 and not over \$2,000,	210; total amount,	252,407.86
3	Number of depositors having over \$2,000, and not over \$10,000,	38; total amount,	107,203.13
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,189; total deposits,	\$751,184.59
6	Largest amount due a single depositor,		4,615.36
7	Number of accounts opened during the past year, 664; number closed, 309; increase, 355.		
8	Amount deposited, including interest credited, during the past year,		418,102.91
9	Amount withdrawn during the past year,		268,789.02
10	Amount of increase,		149,313.89
11	Total of interest and profit and loss and rent accounts per last report,	\$8,320.31	
12	Amount of income received during the year,	39,533.34—	47,853.65
13	Total expenses, including salaries, during the year,	1,659.41	
14	State tax during the year,	1,457.76	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	148.00	
18	Dividends, 2 per cent. paid Jan. 3, 1905; amount,	11,172.68	
	2 per cent. paid July 1, 1905; amount,	12,547.57	
19	Net amount carried to surplus,	3,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	17,868.23—	47,853.65
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		100.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,700.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in October.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in October.		

OFFICERS.—President, J. R. Smith; Treasurer, Burton G. Bryan; Directors or Trustees, Lewis A. Platt, Nathaniel R. Bronson, Thomas Kelly, John Henderson, Jr., Michael Guilfoile, Herbert W. Lake, Christian Strobel, Robert R. Stannard, Cornelius Tracy, George H. Cowell.

WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1906.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$194,300.00	Whole amount of deposits, . . .	\$363,352.30
Loans on collateral security, . . .	15,215.00	Surplus account, . . .	19,050.00
Loans on personal security only, . . .	12,435.00	Profit and loss account, . . .	1,317.51
Town, city, and borough notes and orders, . . .	4,500.00		
Town, city, school district, and corporation bonds, . . .	10,000.00		
Railroad bonds, . . .	31,000.00		
Railroad stocks, . . .	200.00		
Bank stocks in Connecticut, . . .	22,700.00		
Insurance stocks, . . .	2,100.00		
Real estate by foreclosure, . . .	16,125.00		
Banking house, . . .	27,000.00		
Premium account, . . .	15,254.63		
Cash in banks, . . .	25,606.21		
Cash in vault, . . .	7,183.97		
Total assets, . . .	\$383,619.81	Total liabilities, . . .	\$383,619.81

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Willimantic notes, . . . \$	4,500.00	4,500.00	4,500.00
RAILROAD STOCKS.			
N. Y., N. H. & Hartford, . . . \$	200.00	200.00	416.00
INSURANCE STOCKS.			
Aetna, \$	1,100.00	1,100.00	4,048.00
Phoenix,	1,000.00	1,000.00	2,980.00
Totals, \$	2,100.00	2,100.00	7,028.00

WILLIMANTIC SAVINGS INSTITUTE. — CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Superior, Wis., 6s, —, \$	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Sunbury, Haz. & Wilkes., 5s, 1928, \$	4,000.00	4,000.00	4,120.00
Evansville & Terre Haute:— Sullivan Co. Branch, 5s, 1930,	27,000.00	27,000.00	28,687.00
Totals, \$	31,000.00	31,000.00	32,807.00
BANK STOCKS.			
93 shrs. Windham National, \$	9,300.00	9,300.00	12,900.00
12 " Merchants " Norwich,	1,200.00	1,200.00	1,440.00
36 " First " "	3,600.00	3,600.00	3,600.00
6 " Thames " "	600.00	600.00	960.00
60 " Nat. Bk. of Com., New London,	6,000.00	6,000.00	8,700.00
20 " Aetna National, Hartford,	2,000.00	2,000.00	3,900.00
Totals, \$	22,700.00	22,700.00	31,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,619; total amount,	\$252,026.18
2	Number of depositors having \$1,000 and not over \$2,000,	47; total amount,	64,860.81
3	Number of depositors having over \$2,000, and not over \$10,000,	15; total amount,	46,365.31
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,681; total deposits,	\$363,252.30
6	Largest amount due a single depositor,		4,910.49
7	Number of accounts opened during the past year, 278; number closed, 445; decrease, 167.		
8	Amount deposited, including interest credited, during the past year,		100,127.68
9	Amount withdrawn during the past year,		137,080.65
10	Amount of decrease,		36,952.97

WILLIMANTIC SAVINGS INSTITUTE. — CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Total of interest and profit and loss and rent accounts per last report,	\$1,971.06	
12	Amount of income received during the year,	15,947.26	\$17,918.32
13	Total expenses, including salaries, during the year,	2,364.10	
14	State tax during the year,	121.25	
15	Town and City taxes and assessments paid,	636.13	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	1,215.61	
18	Dividends, 1¼ per cent. paid Apr., 1905; amount,	6,409.26	
	1¼ per cent. paid Oct., 1905; amount,	5,854.46	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	1,317.51	17,918.32
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		11,200.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		27,500.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		4%
28	Net income from foreclosed real estate during the past year,		663.86
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in June.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in June.		

OFFICERS.—President, M. Eugene Lincoln; Treasurer, Noah D. Webster; Directors, Frank F. Webb, Samuel L. Burlingham, Frank Larrabee, Charles A. Capen, Jeremiah O'Sullivan, Hormisdas Dion.

WINDHAM COUNTY SAVINGS BANK, DANIELSON.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$285,280.00	Whole amount of deposits, . . .	\$720,714.79
Loans on collateral security, . . .	62,707.50	Surplus account, . . .	7,000.00
Loans on personal security only, . . .	39,550.00	Interest account, less current expenses and taxes paid, . . .	10,036.50
Town, city, and borough notes and orders, . . .	13,000.00		
Town, city, school district, and corporation bonds, . . .	39,855.00		
Railroad bonds, . . .	165,175.00		
Bank stocks in Connecticut, . . .	9,640.00		
Real estate by foreclosure, . . .	60,000.00		
Banking house, . . .	16,350.00		
Cash in banks, . . .	23,424.99		
Cash in vault, . . .	22,768.80		
Total assets, . . .	\$737,751.29	Total liabilities, . . .	\$737,751.29

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Sterling, \$	1,500.00	1,500.00	1,500.00
Bor. of Danielson,	8,000.00	8,000.00	8,000.00
“ Jewett City,	3,500.00	3,500.00	3,500.00
Totals, \$	13,000.00	13,000.00	13,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Colorado Springs, Col., 4s, 1917, \$	5,000.00	5,000.00	5,200.00
Colorado Springs, Col., 4s, 1918, . . .	5,000.00	5,000.00	5,200.00
Duluth, Minn., 6s, 1908, . . .	2,000.00	2,000.00	2,160.00
New Albany, Ind., 5s, 1908, . . .	7,000.00	7,000.00	7,350.00
St. Paul, Minn., 4½s, 1919, . . .	6,000.00	6,000.00	6,800.00
Tacoma, Wash., 5s, 1919, . . .	10,000.00	10,000.00	10,900.00
Topeka, Kansas, 4s, 1924, . . .	2,000.00	2,000.00	2,040.00
Topeka Water Co., 5s, —, . . .	3,500.00	2,855.00	2,755.00
Totals, \$	40,500.00	39,855.00	42,405.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago & Eastern Ill., 5s, 1937, \$	12,000.00	14,105.00	14,760.00
Chicago & Eastern Ill., 6s, 1907,	1,000.00	1,000.00	1,040.00
Chicago, Mil. & St. Paul:—			
Chic. & Pac. West. Div., 5s, 1921,	25,000.00	29,500.00	29,500.00
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	10,750.00
General, 3½s, 1989,	10,000.00	10,350.00	10,000.00
Chicago, R. I. & Pacific, 4s, 1988,	10,000.00	10,575.00	10,750.00
Elgin, Joliet & Eastern, 5s, 1941,	5,000.00	5,700.00	6,100.00
Louisville & Nashville, 5s, 1937,	7,000.00	7,850.00	8,610.00
Minneapolis & St. Louis, 4s, 1949,	15,000.00	15,000.00	15,000.00
Oswego & Rome, 7s, 1915,	3,000.00	3,495.00	4,000.00
Sunbury, Haz. & Wilkes., 5s, 1928,	8,900.00	8,900.00	9,975.00
St. Paul, Minn. & Man.:—			
Eastern of Minn., 5s, 1908,	1,000.00	1,000.00	1,050.00
Montana Central, 5s, 1937,	15,000.00	18,125.00	18,300.00
Montana Extension, 4s, 1947,	5,000.00	5,000.00	5,300.00
Dakota Extension, 6s, 1910,	5,000.00	5,575.00	5,700.00
St. Louis, Iron Mt. & So., 4s, 1933,	10,000.00	9,000.00	9,700.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,000.00
Union Pacific, conv., 4s, 1911,	5,000.00	5,000.00	6,800.00
Totals, \$	152,900.00	165,175.00	172,335.00
BANK STOCKS.			
32 shrs. Windham Co. Nat., \$	3,200.00	3,200.00	3,360.00
30 " First " Norwich,	3,000.00	4,000.00	3,000.00
12 " Merchants " "	1,200.00	1,200.00	1,440.00
2 " Uncas " "	200.00	200.00	210.00
8 " First " Putnam.	800.00	1,040.00	1,120.00
Totals, \$	8,400.00	9,640.00	9,130.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,349; total amount,	\$414,931.13
2	Number of depositors having \$1,000 and not over \$2,000,	126; total amount,	165,120.46
3	Number of depositors having over \$2,000, and not over \$10,000,	46; total amount,	140,663.20
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors.	2,521; total deposits,	\$720,714.79
6	Largest amount due a single depositor,		9,343.81
7	Number of accounts opened during the past year, 379; number closed, 317; increase, 62.		
8	Amount deposited, including interest credited, during the past year,		158,216.87
9	Amount withdrawn during the year,		152,719.82
10	Amount of increase,		5,497.05
11	Total of interest and profit and loss and rent accounts per last report,	\$10,030.66	
12	Amount of income received during the year,	33,183.78—	43,214.44
13	Total expenses, including salaries, during the year,	2,493.60	
14	State tax during the year,	1,101.51	
15	Town and City taxes and assessments paid,	489.24	
16	Net amount of premiums charged off,	0	
17	All other amounts charged off,	655.75	
18	Dividends, 2 per cent. paid Oct., 1904; amount,	13,796.75	
	2 per cent. paid Apr., 1905; amount,	13,741.09	
19	Net amount carried to surplus,	900.00	
20	Total of interest and profit and loss and rent accounts per this report,	10,036.50—	43,214.44
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		2,355.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		22,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		9,000.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1½%
28	Net income from foreclosed real estate during the past year,		951.62
29	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, J. A. Paine; Vice-President, R. R. James; Treasurer, C. C. Young; Directors or Trustees, James Perkins, C. A. Young, F. E. Bitgood, W. P. Kelley, F. P. Warren, A. J. Bitgood, A. H. Armington, F. T. Preston.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate . . .	\$79,527.00	Whole amount of deposits,	\$310,918.37
Loans on collateral security,	3,315.00	Surplus account, . . .	5,000.00
Loans on personal security only,	4,665.00	Interest account, less current expenses and taxes paid,	2,340.92
Town, city, and borough notes and orders, . . .	22,000.00		
Town, city, school district, and corporation bonds, . .	7,000.00		
Railroad bonds, . . .	109,815.00		
Bank stocks in Connecticut,	85,409.00		
Cash in banks, . . .	4,023.88		
Cash in vault, . . .	2,510.41		
Total assets, . . .	\$318,265.29	Total liabilities, . . .	\$318,265.29

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Windsor Locks, . . . \$	22,000.00	22,000.00	22,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
San Diego, 4½s, 1909-22, \$	2,000.00	2,000.00	2,250.00
Pueblo, 4½s, 1913, . . .	5,000.00	5,000.00	5,500.00
Totals, \$	7,000.00	7,000.00	7,750.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Dubuque Division, 6s, 1920, \$	25,000.00	29,950.00	31,250.00
Fargo & Southern, 6s, 1929, . . .	1,000.00	1,000.00	1,300.00
Wisconsin & Minn., 5s, 1921, . . .	5,000.00	6,000.00	6,500.00
Wisconsin Valley, 6s, 1920, . . .	2,000.00	2,500.00	2,500.00
Chicago & N. W., 6s, 1929, . . .	10,000.00	11,765.00	12,000.00
Chicago & Tomah, 6s, 1905, . . .	1,000.00	1,000.00	1,000.00
Minn. & St. L., 1st cons., 5s, 1934, . . .	3,000.00	3,300.00	3,480.00

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
St. Paul, Minn. & Man., 6s, 1933, \$	10,000.00	13,000.00	13,500.00
St. Paul, Minn. & Man., 4½s, 1933,	20,000.00	22,200.00	22,700.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,000.00
Chicago, Ham. & West., 6s, 1927,	10,000.00	12,800.00	13,000.00
Montana Central, 6s, 1937,	1,000.00	1,300.00	1,300.00
Totals, \$	93,000.00	109,815.00	113,530.00
BANK STOCKS.			
29 shrs. Suffield National, \$	2,900.00	2,900.00	4,350.00
102 " State, Hartford,	10,200.00	10,200.00	15,300.00
204 " Hartford National, "	20,400.00	27,754.00	29,580.00
135 " American " "	6,750.00	9,000.00	10,125.00
35 " First " "	3,500.00	4,250.00	4,900.00
14 " Aetna " "	1,400.00	2,280.00	2,800.00
38 " Phoenix " "	3,800.00	4,733.00	4,500.00
20 " Charter Oak " "	2,000.00	1,890.00	3,600.00
7 " National Exchange, "	350.00	350.00	455.00
60 " Thames National, Norwich,	6,000.00	9,480.00	9,900.00
100 " Waterbury " Waterbury,	5,000.00	8,000.00	8,500.00
25 " First " Stonington,	2,500.00	3,000.00	3,125.00
12 " First " Wallingford,	1,200.00	1,572.00	1,600.00
Totals, \$	66,000.00	85,409.00	97,735.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,312; total amount,	\$143,801.87
2	Number of depositors having \$1,000 and not over \$2,000,	76; total amount,	100,207.32
3	Number of depositors having over \$2,000, and not over \$10,000,	22; total amount,	66,909.18
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,410; total deposits,	\$310,918.37
6	Largest amount due a single depositor,		5,140.21
7	Number of accounts opened during the past year, 309; number closed, 263; increase, 46.		
8	Amount deposited, including interest credited, during the past year,		182,429.23

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year,	\$150,258.23	
10	Amount of increase,	32,170.70	
11	Total of interest and profit and loss and rent accounts per last report,	\$1,827.34	
12	Amount of income received during the year,	14,838.36—	16,665.70
13	Total expenses, including salaries, during the year,	895.87	
14	State tax during the year,	383.93	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	797.91	
17	All other amounts charged off,	0	
18*	Dividends, 2 per cent. paid Apr. 1, 1905; amount,	5,518.94	
	2 per cent. paid Oct. 1, 1905; amount,	6,022.13	
19	Net amount carried to surplus,	700.00	
20	Total of interest and profit and loss and rent accounts per this report,	2,346.92—	16,665.70
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		260.00
23	Loans on real estate— are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,100.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,315.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.		

OFFICERS.— President, Wm. Mather; Treasurer, A. W. Converse; Directors or Trustees, Wm. Mather, J. W. Johnson, J. R. Montgomery, C. F. Cleaveland, C. E. Chaffee, Allen Pease, S. M. McAuley, George Glover, M. P. Robinson, J. T. Coogan, G. M. Montgomery, E. B. Bailey.

* $8\frac{1}{2}$ per cent. per annum on excess of \$1,000.

THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1905.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$559,125.00 Loans on collateral security, . . . 12,485.00 Loans on personal security only, . . . 53,990.00 Town, city and borough notes and orders, . . . 128,300.00 School district notes and orders, . . . 18,500.00 State bonds, . . . 15,000.00 Town, city, school district, and corporation bonds, . . . 328,000.00 Railroad bonds, . . . 778,186.25 Bank stocks in Connecticut, . . . 76,500.00 Bank stocks in other states, . . . 30,525.00 Real estate by foreclosure, . . . 4,086.63 Banking house, . . . 6,000.00 Cash in banks, . . . 38,905.30 Cash in vault, . . . 7,457.39	Whole amount of deposits, \$1,912,287.66 Surplus account, . . . 90,000.00 Interest account, less current expenses and taxes paid, . . . 48,751.12 Profit and loss account, . . . 6,021.79
Total assets, . . . \$2,057,060.57	Total liabilities, . . . \$2,057,060.57

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, 3½s, 1931, \$	15,000.00	15,000.00	15,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Winchester, \$	35,000.00	35,000.00	35,000.00
" Hartland,	8,500.00	8,500.00	8,500.00
" Colebrook,	4,800.00	4,800.00	4,800.00
" Thomaston,	7,500.00	7,500.00	7,500.00
Bor. of Winsted,	72,500.00	72,500.00	72,500.00
Totals, \$	128,300.00	128,300.00	128,300.00

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAB VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth, of Winchester, . . . \$	12,000.00	12,000.00	12,000.00
North End, of New Hartford, . .	6,500.00	6,500.00	6,500.00
Totals, \$	18,500.00	18,500.00	18,500.00
TOWN, CITY, SCHOOL DISTRICT, AND COR- PORATION BONDS.			
Town of Windham, 4s, 1925, \$	25,000.00	25,000.00	25,750.00
" Norwalk, 4s, 1921,	15,000.00	15,000.00	15,450.00
" Winchester, (\$6,000 ea. yr.), 3½s,	66,000.00	66,000.00	66,000.00
City of Rockville, Ct., 4s, 1927,	20,000.00	20,000.00	20,600.00
" So. Norwalk, Ct., 4s, 1904,	25,000.00	25,000.00	25,000.00
" Chelsea, Mass., 4s, 1936,	5,000.00	5,000.00	5,450.00
" Woonsocket, R. I., 4s, 1927,	30,000.00	30,000.00	30,300.00
" Columbus, O., 4½s, 1914,	12,000.00	12,000.00	12,360.00
" Lima, O., 4s, 1923,	6,000.00	6,000.00	6,000.00
" Lima, O., 4s, 1924,	10,000.00	10,000.00	10,000.00
" Lima, O., 4s, 1925,	10,000.00	10,000.00	10,000.00
" Lima, O., 4s, 1926,	4,000.00	4,000.00	4,000.00
" Min'apolis, Minn., 4s, 1922,	20,000.00	20,000.00	21,400.00
" Portland, Ore., 5s, 1923,	15,000.00	15,000.00	17,100.00
Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,500.00
Arsenal Sch. Dist., Hfd., 4s, 1917,	40,000.00	40,000.00	40,800.00
Totals; \$	328,000.00	328,000.00	335,710.00
RAILROAD BONDS.			
Housatonic, 5s, 1937, \$	30,000.00	30,000.00	37,500.00
Ashtabula & Pittsburg, 6s, 1908,	25,000.00	25,000.00	26,250.00
Buffalo, N. Y. & Erie, 7s, 1916,	1,000.00	1,000.00	1,250.00
Buffalo & Susquehanna, 4s, 1951,	30,000.00	29,525.00	30,000.00
Central of New Jersey, 5s, 1987,	25,000.00	25,000.00	33,500.00
Chicago & Alton, 3s, 1949,	30,000.00	24,525.00	25,500.00
Chicago, Ham. & West., 6s, 1927,	10,000.00	10,000.00	12,100.00
Chicago, R. I. & Pacific, 4s, 1988,	100,000.00	100,000.00	106,000.00
Chicago, Mil. & St. Paul:—			
La Crosse & Davenport, 5s, 1919,	10,000.00	10,000.00	11,300.00
Mineral Point, 5s, 1910,	25,000.00	24,161.25	26,250.00
Southwestern, 6s, 1909,	25,000.00	25,000.00	27,000.00
Chicago & Northwestern:—			
Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	25,000.00

THE WINSTED SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago & Northwestern:—			
Menominee Extension, 7s, 1911, \$	25,000.00	25,000.00	28,750.00
Mil., L. Shore & West., 6s, 1921,	8,000.00	8,000.00	9,680.00
Northwestern Union, 7s, 1917,	25,000.00	25,000.00	32,500.00
Chicago & Eastern Ill., 5s, 1937,	70,000.00	70,000.00	84,700.00
Elgin, Joliet & Eastern, 5s, 1941,	40,000.00	40,000.00	48,000.00
Illinois Central:—			
Louisville Division, 3½s, 1953,	25,000.00	23,500.00	23,500.00
Omaha Division, 3s, 1951,	10,000.00	9,050.00	8,300.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	31,750.00
Joliet & Northern Ind., 7s, 1907,	25,000.00	25,000.00	26,500.00
Minneapolis & St. Louis, 4s, 1949,	60,000.00	60,000.00	58,800.00
Pitts., McK. & Yough., 6s, 1932,	20,000.00	20,000.00	27,000.00
St. Paul, Minn. & Man., 4½s, 1933,	30,000.00	30,000.00	33,800.00
Dakota Extension, 6s, 1910,	25,000.00	25,000.00	27,750.00
East. of Minn., No. Div., 4s, 1948,	25,000.00	25,000.00	23,000.00
Montana Central, 5s, 1937,	10,000.00	10,000.00	11,800.00
St. Louis, Iron Mt. & So.:—			
River & Gulf, 4s, 1933,	30,000.00	28,425.00	29,100.00
Totals, \$	789,000.00	778,186.25	865,380.00
BANK STOCKS.			
235 shrs. Hurlbut National, Winsted, \$	23,500.00	23,500.00	35,250.00
160 " First " " "	16,000.00	16,000.00	16,800.00
30 " Brooks " Torrington,	3,000.00	3,000.00	4,500.00
50 " Thomaston " Thomaston,	5,000.00	5,000.00	5,000.00
150 " Waterbury " Waterbury,	7,500.00	7,500.00	12,000.00
60 " Citizens " "	6,000.00	6,000.00	7,800.00
4 " Pequonnock " Bridgeport,	400.00	400.00	600.00
33 " Yale " New Haven,	3,300.00	3,300.00	4,125.00
50 " First " Wallingford,	5,000.00	5,000.00	5,250.00
18 " Home " Meriden,	1,800.00	1,800.00	2,160.00
50 " First " Stonington,	5,000.00	5,000.00	6,000.00
85 " American Exch. Nat., New York,	8,500.00	8,500.00	22,950.00
40 " Fourth " "	4,000.00	4,000.00	8,000.00
67 " Merchants " "	3,350.00	3,350.00	5,695.00
53 " Imp. & Traders " "	5,300.00	5,300.00	30,740.00
25 " German American Nat., "	1,875.00	1,875.00	2,906.25
75 " Nat'l Bk. of Commerce, "	7,500.00	7,500.00	14,850.00
Totals, \$	107,025.00	107,025.00	184,626.25

THE WINSTED SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,459; total amount, \$1,005,342.92	
2	Number of depositors having \$1,000, and not over \$2,000,	564; total amount,	713,923.51
3	Number of depositors having over \$2,000, and not over \$10,000,	70; total amount,	193,021.23
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,093; total deposits,	\$1,912,287.66
6	Largest amount due a single depositor,		9,703.46
7	Number of accounts opened during the past year, 503; number closed, 419; increase, 84.		
8	Amount deposited, including interest credited, during the past year,		347,707.56
9	Amount withdrawn during the past year,		262,672.18
10	Amount of increase,		85,035.38
11	Total of interest and profit and loss and rent accounts per last report,	\$61,425.18	
12	Amount of income received during the year,	93,191.04—	154,616.22
13	Total expenses, including salaries, during the year,	4,522.31	
14	State tax during the year,	4,255.91	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	8,925.00	
17	All other amounts charged off,	857.30	
18*	Dividends, 2 per cent. paid Jan., 1905; amount,	35,302.17	
	2 per cent. paid July, 1905; amount,	35,980.62	
19	Net amount carried to surplus,	10,000.00	
20	Total of interest and profit and loss and rent accounts per this report,	54,772.91—	154,616.22
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		6,900.00
23	Loans on real estate—are they all first mortgages?		Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		4,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
28	Net income from foreclosed real estate during the past year,		0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
30	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS.—President, Arthur L. Clark; Treasurer, George S. Rowe; Directors or Trustees, Caleb J. Camp, Henry Gay, Rufus E. Holmes, Edward H. Persons, George E. Dudley, Arthur L. Clark, George S. Rowe.

* 2½ per cent. per annum on excess of \$3,000.

WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1905.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$171,768.15	Whole amount of deposits, .	\$279,411.71
Loans on collateral security, . .	12,099.22	Surplus account, . . .	6,071.62
Loans on personal security only, . . .	52,129.50	Interest account, less current expenses and taxes paid, . . .	26,429.36
Town, city, and borough notes and orders, . . .	11,525.00		
Railroad bonds, . . .	17,670.00		
Bank stocks in Connecticut, . .	23,400.00		
Real estate by foreclosure, . .	13,623.14		
Insurance and taxes advanced on real estate mortgaged, . . .	234.25		
Cash in banks, . . .	5,273.64		
Cash in vault, . . .	4,189.79		
Total assets, . . .	\$311,912.69	Total liabilities, . . .	\$311,912.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodbury, \$	9,150.00	9,150.00	9,150.00
Oreanaug Fire District,	2,375.00	2,375.00	2,375.00
Totals, \$	11,525.00	11,525.00	11,525.00
RAILROAD BONDS.			
Minneapolis & St. Louis, 4s, 1949, \$	6,000.00	5,760.00	5,760.00
Chic., R. I. & Pac., gen., 4s, 1988,	6,000.00	6,000.00	6,300.00
Buffalo & Susquehanna, 4s, 1951,	6,000.00	5,910.00	5,910.00
Totals, \$	18,000.00	17,670.00	17,970.00

WOODBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
162 shrs. Waterbury Nat., Waterbury, \$	8,100.00	8,100.00	12,960.00
55 " Manufacturers Nat., "	5,500.00	5,500.00	6,600.00
34 " Fourth " "	3,400.00	3,400.00	4,420.00
13 " Citizens " "	1,300.00	1,300.00	1,690.00
42 " Merchants " New Haven,	2,100.00	2,100.00	2,436.00
25 " Hartford " Hartford,	2,500.00	2,500.00	3,250.00
5 " Birmingham " Derby,	500.00	500.00	750.00
Totals, \$	23,400.00	23,400.00	32,106.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,300; total amount,	\$224,848.06
2	Number of depositors having \$1,000, and not over \$2,000,	38; total amount,	46,725.29
3	Number of depositors having over \$2,000, and not over \$10,000,	3; total amount,	7,838.36
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,341; total deposits,	\$279,411.71
6	Largest amount due a single depositor,		2,886.03
7	Number of accounts opened during the past year, 113; number closed, 87; increase, 26.		
8	Amount deposited, including interest credited, during the past year,		58,463.24
9	Amount withdrawn during the year,		43,702.36
10	Amount of increase,		14,760.88
11	Total of interest and profit and loss and rent accounts per last report,	\$25,504.04	
12	Amount of income received during the year,	13,285.18—	38,789.22
13	Total expenses, including salaries, during the year,	825.11	
14	State tax during the year,	260.95	
15	Town and City taxes and assessments paid,	0	
16	Net amount of premiums charged off,	520.00	
17	All other amounts charged off,	0	
18	Dividends, 2 per cent. paid Jan. 15, 1905; amount,	5,370.17	
	2 per cent. paid July 15, 1905; amount,	5,383.63	
19	Net amount carried to surplus,	0	
20	Total of interest and profit and loss and rent accounts per this report,	\$26,429.36—	38,789.22
21	Amount of past-due paper at this time is		0
22	Amount of assets yielding no income the past year,		5,695.00

WOODBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

23	Loans on real estate—are they all first mortgages?	Yes
24	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$5,800.00
25	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00
26	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	4,200.00
27	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
29	Date of annual meeting of Incorporators to elect Trustees or Directors, Monday following 17th of June.	
30	Date of annual meeting to elect President, Treasurer, and other officers, Monday following 17th of June.	

OFFICERS.— President, Horace D. Curtiss; Treasurer, Homer S. Tomlinson; Directors or Trustees, H. D. Curtiss, M. F. Skelly, H. S. Tomlinson, L. J. Allen, D. C. Porter, F. F. Hitchcock, C. M. Harvey, W. S. Ward, Geo. F. Morris, E. S. Boyd.

ABSTRACT OF REPORTS OF SAVINGS BANKS, FROM 1866 TO 1905 INCLUSIVE.

Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and Stocks.	Real Estate, including Bank Houses.	Other Assets, including Cash on Hand.	Total Assets.	Excess of Assets over Liabilities.
1866	53	126,323	\$31,180,300	\$75,330	\$13,263,457	\$3,240,046	\$9,150,945	\$3,302,732	\$210,492	\$3,958,165	\$83,150,865	\$1,892,184
1867	54	138,846	36,233,660	85,280	16,737,715	4,119,581	10,191,718	3,560,395	234,841	3,719,142	98,648,391	2,272,150
1868	55	149,919	41,903,681	43,775	21,031,619	4,570,204	10,585,029	3,678,078	307,578	3,776,963	104,549,466	2,702,008
1869	56	155,692	47,904,384	120,462	26,081,183	5,601,305	9,138,484	3,968,855	385,111	6,027,148	111,202,065	3,177,768
1870	64	177,887	56,297,705	69,585	32,144,663	7,383,236	7,133,186	9,877,708	412,139	1,699,608	123,619,779	3,262,488
1871	73	196,887	62,717,814	81,705	38,266,514	8,476,413	5,886,156	10,601,249	439,154	1,888,969	135,807,469	2,507,949
1872	79	201,743	68,623,897	161,046	43,174,015	9,496,318	4,771,970	11,651,691	492,943	1,754,557	141,586,960	2,586,960
1873	78	204,741	70,769,407	151,407	47,223,893	8,596,818	4,083,564	11,695,325	519,840	1,599,140	153,677,582	2,786,767
1874	86	206,274	73,783,802	99,028	51,552,269	7,042,492	4,141,645	11,106,366	591,946	2,860,304	166,992,319	2,992,319
1875	87	206,080	76,489,810	655,947	55,363,213	5,060,709	4,974,423	10,554,859	574,749	3,009,702	179,537,656	2,392,490
1876	98	208,514	78,594,172	293,434	55,408,968	4,715,266	6,067,658	12,180,119	767,913	2,202,380	181,388,631	2,570,024
1877	96	204,514	77,214,572	409,864	52,337,212	4,514,246	7,192,260	11,703,279	2,205,474	2,892,464	184,273,688	2,649,701
1878	96	199,706	72,515,468	657,017	46,142,697	3,601,176	6,780,564	11,582,292	3,707,183	2,260,700	170,024,606	2,852,120
1879	86	202,885	72,842,443	536,185	45,106,808	3,888,065	8,163,693	11,691,003	4,959,119	2,931,181	176,241,816	2,893,188
1880	85	213,913	76,518,570	170,322	42,791,160	4,300,209	7,245,225	16,631,918	5,397,251	3,527,867	179,943,659	3,254,566
1881	85	225,366	80,592,300	285,448	39,806,956	7,089,301	6,723,479	20,913,758	5,675,822	4,031,815	184,243,131	3,435,382
1882	84	237,968	84,942,410	79,374	38,381,167	10,714,964	5,649,570	25,100,273	5,396,521	3,921,179	188,915,870	3,894,085
1883	84	246,632	88,096,364	241,870	38,517,003	11,612,129	8,774,929	29,801,357	5,124,889	3,546,756	192,679,083	4,388,809
1884	84	252,246	90,614,623	684,497	39,202,451	10,443,448	3,966,556	35,476,645	4,867,364	3,648,717	197,171,921	4,336,067
1885	84	266,087	92,431,435	693,620	39,723,016	9,963,153	3,249,390	35,857,549	4,876,616	4,089,606	202,681,528	4,845,637
1886	85	266,898	97,494,890	321,376	40,538,284	9,971,400	3,116,542	40,405,660	4,738,928	3,819,969	207,896,912	5,668,538
1887	85	278,415	102,180,385	83,644	41,713,905	11,879,769	3,876,706	44,018,410	4,606,118	3,999,089	212,681,528	6,668,538
1888	85	287,776	105,850,079	59,158	45,385,530	10,823,364	1,960,080	47,007,446	4,449,076	6,585,451	219,181,977	5,907,740
1889	86	294,968	110,370,982	76,442	44,987,096	10,975,620	1,554,170	51,484,098	4,239,981	8,463,513	223,439,832	6,196,471
1890	86	305,951	116,406,675	86,701	46,860,396	12,360,754	902,820	55,337,120	3,837,035	8,504,206	228,439,832	6,986,456
1891	87	317,995	122,538,159	110,366	49,440,468	13,182,696	857,275	59,711,946	3,462,677	9,635,264	230,241,025	7,548,949
1892	87	331,061	130,698,739	104,439	51,891,336	12,250,496	728,400	66,085,570	3,940,847	4,415,273	235,689,913	7,868,744
1893	89	335,879	133,967,220	263,001	53,506,305	13,269,518	592,200	67,241,119	3,098,479	5,074,554	242,819,170	8,585,950
1894	90	337,254	136,928,363	146,975	55,296,354	11,619,461	727,950	69,897,647	3,064,263	5,414,600	246,020,785	9,944,963
1895	90	346,758	143,159,123	53,778	57,657,696	11,329,143	1,667,530	73,712,656	3,895,863	6,525,678	252,528,576	9,316,675
1896	90	356,445	149,498,556	61,739	60,083,074	12,243,500	2,261,243	76,992,218	2,700,276	5,178,823	259,428,184	9,867,889
1897	89	366,661	156,969,797	29,036	62,606,301	11,063,032	2,169,685	79,997,119	2,771,407	5,985,166	266,175,210	10,176,383
1898	86	375,510	163,492,496	43,082	64,898,216	10,187,011	2,968,225	86,046,509	2,921,517	7,564,066	273,925,646	10,366,015
1899	88	383,137	174,185,104	18,193	66,411,630	9,371,598	2,093,875	96,829,639	3,096,954	7,178,080	284,490,698	10,937,810
1900	89	410,342	183,731,943	29,707	67,705,468	10,492,075	1,268,200	103,960,310	3,280,656	7,577,487	294,324,227	10,512,578
1901	90	426,568	198,245,909	43,039	69,426,229	11,149,264	311,700	111,941,288	3,612,335	8,094,084	304,428,545	11,185,896
1902	90	444,407	203,532,298	24,635	70,204,429	13,101,975	389,700	119,403,094	3,384,279	9,909,490	314,892,897	11,846,046
1903	90	451,367	212,177,974	24,006	71,868,035	13,851,531	270,700	126,169,800	3,860,473	8,649,213	324,198,772	11,968,829
1904	90	474,468	230,897,193	45,335	72,696,865	13,867,935	271,000	134,169,800	3,706,564	9,448,271	333,085,192	13,410,421
1905	96	493,866	252,845,304	157,963	75,153,231	12,301,391	270,700	144,969,503	3,372,233	9,678,777	345,947,883	12,941,714

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REPORTS OF STATE BANKS.

August 25, 1905.

THE CITY BANK, HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$1,266,145.77
Overdrafts,	1,456.13
Stocks and securities,	173,236.00
Real estate,	3,200.00
Due from other banks, bankers, and trust companies,	11,305.93
Due from approved reserve agents,	239,568.44
United States and National Bank notes,	37,749.00
Gold coin,	15,472.50
Silver coin,	1,335.30
Minor coin,	665.32
Checks and cash items,	6,490.48
Vault account,	13,500.00
Total assets,	\$1,770,124.87

LIABILITIES.

Capital stock,	\$440,000.00
Undivided profits, less current expenses and taxes paid,	55,449.85
Due to banks, bankers, and trust companies,	5,813.86
Dividends unpaid,	13.50
General deposits,	1,267,247.63
Reserved for taxes,	1,600.00
Total liabilities,	\$1,770,124.87

Past-due paper, \$15,000.00

Par value of stock, \$100; market value, \$90.

Rate per cent. of last dividend, and when paid, $1\frac{1}{2}$ per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

MARCO S. CHAPMAN, President.

EDWARD D. REDFIELD, Vice-President.

EDWARD D. REDFIELD, Cashier.

EDWIN H. TUCKER, Asst. Cashier.

DIRECTORS.—William B. Clark, Charles B. Whiting, Marco S. Chapman, Edward D. Robbins, Elizur S. Goodrich, Charles T. Welles, Sylvester C. Dunham, Arthur S. Hyde, John W. Morrell, Edward D. Redfield, Frederick W. Davis.

CITY BANK, NEW HAVEN.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$745,760.87
Stocks and securities,	461,635.39
Banking house, furniture and fixtures,	40,000.00
Due from other banks, bankers, and trust companies,	10,604.61
Due from approved reserve agents,	212,487.26
United States and National Bank notes,	58,548.00
Gold coin,	26,250.00
Silver coin,	1,650.00
Minor coin,	553.78
Checks and cash items,	1,613.98
Other assets, viz.: Checks for Clearing House,	7,340.30
Total assets,	\$1,566,444.19

LIABILITIES.

Capital stock,	\$500,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	39,808.15
Due to banks, bankers, and trust companies,	57,667.61
Dividends unpaid,	395.00
General deposits,	868,573.43
Total liabilities,	\$1,566,444.19

Past-due paper, \$125.00

Par value of stock, \$100; market value, \$140.

Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

GEORGE W. CURTIS, President.

CHARLES E. CURTIS, Vice-President.

SAMUEL LLOYD, Cashier.

DIRECTORS.—George W. Curtis, James D. Dewell, Charles B. Wooster, Elliott H. Morse, George J. Brush, Cornelius S. Morehouse, Eli Whitney, George D. Watrous, Henry B. Sargent.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$687,666.78
Overdrafts,	4,760.16
Stocks and securities,	178,216.25
Furniture and fixtures,	1,588.14
Banking house,	37,000.00
Due from other banks, bankers, and trust companies,	32,472.08
Due from approved reserve agents,	62,176.70
United States and National Bank notes,	30,076.00
Gold coin,	41,780.00
Silver coin,	1,130.00
Minor coin,	99.02
Checks and cash items.	14,114.49
Total assets,	\$1,091,079.62

LIABILITIES.

Capital stock,	\$150,000.00
Other undivided profits, less current expenses and taxes paid,	135,262.90
Due to banks, bankers, and trust companies,	9,506.33
Dividends unpaid,	105.30
General deposits,	796,205.09
Total liabilities,	\$1,091,079.62

Past-due paper, \$3,223.60

Par value of stock, \$30; market value, \$54.

Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

SAMUEL E. ELMORE, President.

H. W. ERVING, Cashier.

DIRECTORS.—Samuel E. Elmore, Miles W. Graves, Stanley B. Bosworth, Louis R. Cheney, Arthur F. Eggleston, Wm. H. Watrous, A. D. Coffin, A. N. Williams, F. B. Allen.

THE MECHANICS BANK, NEW HAVEN.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$713,052.36
Overdrafts,	1,567.59
Stocks and securities,	96,082.50
Banking house,	20,000.00
Due from other banks, bankers, and trust companies,	26,326.66
Due from approved reserve agents,	66,388.18
United States and National Bank notes,	56,980.00
Gold coin,	16,000.00
Silver coin,	4,312.25
Minor coin,	212.20
Checks and cash items,	4,834.88
Exchanges for Clearing House,	9,636.84
Due from U. S. Treasurer,	2,000.00
Total assets,	\$1,017,393.46

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	40,000.00
Other undivided profits, less current expenses and taxes paid,	17,644.14
Due to banks, bankers, and trust companies,	6,883.93
Dividends unpaid,	909.00
General deposits,	651,956.39
Total liabilities,	\$1,017,393.46

Past-due paper, \$2,500.00

Par value of stock, \$60; market value, \$64.

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

C. S. LEETE, President.

W. H. DOUGLASS, Vice-President.

S. FRED STRONG, Cashier.

DIRECTORS.—Charles S. Leete, Joel A. Sperry, Oliver S. White, Franklin H. Hart, Frank W. Benedict, D. A. Blakeslee, William H. Douglass, Rollin S. Woodruff, Samuel N. Read.

SAYBROOK BANK, ESSEX.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$83,592.48
Stocks and securities,	15,000.00
Banking house,	7,804.00
Other real estate,	500.00
Due from other banks, bankers, and trust companies,	55.61
Due from approved reserve agents,	7,133.72
United States and National Bank notes,	5,619.00
Gold coin,	2,908.45
Silver coin,	2,461.75
Minor coin,	482.19
Checks and other cash items,	1,340.86
Total assets,	\$126,898.06

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	8,000.00
Other undivided profits, less current expenses and taxes paid,	593.51
Due to banks, bankers, and trust companies,	3,945.41
Dividends unpaid,	1.66
General deposits,	64,357.48
Total liabilities,	\$126,898.06

Past-due paper, \$10,079.85

Par value of stock, \$50; market value, \$45.

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1903.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

D. W. SPENCER, President.

GEO. I. STEVENS, Vice-President.

LOUIS P. PARKER, Cashier.

DIRECTORS.—D. W. Spencer, Geo. I. Stevens, A. M. Wright, S. J. Tiley, C. G. Cheney, E. E. Dickinson, J. H. Day, H. B. Sisson, C. E. Chapman, L. P. Parker.

STATE BANK, HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$1,886,093.13
Overdrafts (secured),	5,321.52
Stocks and securities,	515,422.71
Banking house,	50,000.00
Due from other banks, bankers, and trust companies,	21,989.97
Due from approved reserve agents,	281,340.17
United States and National Bank notes,	30,156.00
Gold coin and certificates,	44,000.00
Silver coin,	2,500.00
Minor coin,	73.91
Checks and cash items,	9,735.75
Total assets,	\$2,846,633.16

LIABILITIES.

Capital stock,	\$400,000.00
Other undivided profits, less current expenses and taxes paid,	302,698.68
Due to banks, bankers, and trust companies,	15,352.81
Dividends unpaid,	575.44
General deposits,	2,123,006.23
Reserved for taxes,	5,000.00
Total liabilities,	\$2,846,633.16

Past-due paper (secured), \$4,550.00
 Par value of stock, \$100; market value, \$140.
 Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

GEO. F. HILLS, President.

GEORGE H. BURT, Cashier.

DIRECTORS.—Geo. F. Hills, A. E. Hart, E. Gay, E. G. Whittelsey, Geo. E. Taintor, C. H. Lawrence, P. Garvan, Jno. R. Buck, Geo. H. Burt.

THE UNION BANK, NEW LONDON.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$543,926.39
Overdrafts,	638.26
Stocks and securities,	169,861.16
Banking house,	12,000.00
Other real estate,	5,635.33
Due from other banks, bankers, and trust companies,	9,627.13
Due from approved reserve agents,	68,335.16
United States and National Bank notes,	38,780.00
Gold coin,	13,000.00
Silver coin,	3,924.00
Minor coin,	514.00
Checks and cash items,	26,587.76
Total assets,	\$892,829.19

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	50,000.00
Other undivided profits, less current expenses and taxes paid,	45,341.20
Due to banks, bankers, and trust companies,	15,903.35
Dividends unpaid,	250.00
General deposits,	481,334.64
Total liabilities,	\$892,829.19

Past-due paper, \$6,651.80

Par value of stock, \$100; market value, \$105.

Rate per cent. of last dividend, and when paid, 2½ per cent., July, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

Geo. F. Tinker, President.

Wm. B. Coit, Vice-President.

C. Barry, Jr., Cashier.

DIRECTORS.—Wm. H. Chapman, Geo. F. Tinker, Wm. B. Coit, Frank B. Brandegee, Chas. H. Klinck, Aug. C. Tyler, Walter C. Noyes, Edw. T. Brown, Carlos Barry, Jr., Alfred Coit, Lucius E. Whiton, Chas. R. Hanscom, Benj. L. Armstrong.

UNITED STATES BANK, HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$803,834.72
Overdrafts,	4,464.04
Stocks and securities,	1,450,761.05
Due from other banks, bankers, and trust companies,	25,321.13
Due from approved reserve agents,	515,100.05
United States and National Bank notes,	55,568.00
Gold coin,	33,695.00
Silver coin,	1,907.00
Minor coin,	60.14
Checks and cash items,	2,815.69
Other assets,	750.00
Total assets,	<u>\$2,894,276.82</u>

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	250,000.00
Other undivided profits, less current expenses and taxes paid,	48,126.13
Due to banks, bankers, and trust companies,	7,637.52
General deposits,	2,488,513.17
Total liabilities,	<u>\$2,894,276.82</u>

Past-due paper, \$1,750.00

Par value of stock, \$100; market value, \$400.

Rate per cent. of last dividend, and when paid, 5 per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

H. L. BUNCE, President.

W. B. DAVIDSON, Cashier.

DIRECTORS.—M. G. Bulkeley, S. G. Dunham, Atwood Collins, J. O. Enders, W. E. A. Bulkeley, D. N. Barney, J. R. Hills, M. B. Brainard, H. L. Bunce.

**ABSTRACTS OF REPORTS OF CONDITION OF THE EIGHT STATE BANKS IN CONNECTICUT ON
NOVEMBER 10, 1904, JANUARY 11, MARCH 14, MAY 29, AND AUGUST 25, 1905.**

ASSETS.		Nov. 10, 1904.	Jan. 11, 1905.	March 14, 1905.	May 29, 1905.	Aug. 25, 1905.
Loans and Discounts,	.	\$5,940,740.17	\$170,787.68	\$6,229,718.54	\$6,767,450.90	\$6,780,072.50
Overdrafts,	.	43,810.57	81,276.41	80,923.95	101,018.71	18,297.70
Stocks and Securities,	.	2,387,787.86	2,624,271.54	2,871,398.88	3,008,778.51	3,060,316.06
Banking House, Furniture and Fixtures,	.	171,904.00	168,804.00	168,804.00	168,804.00	168,892.14
Real Estate,	.	10,072.69	10,003.79	10,228.46	9,427.38	9,835.88
Due from other Banks and Bankers,	.	178,045.51	204,810.52	126,808.20	186,052.69	187,703.12
Due from Approved Reserve Agents,	.	1,285,206.06	1,940,702.98	1,853,532.89	1,188,040.78	1,452,629.68
Specie and Currency,	.	558,413.06	593,408.66	548,961.09	559,972.59	528,463.81
Checks and Cash Items,	.	103,283.08	158,280.06	77,608.92	75,885.78	67,688.89
Other Assets,	.	31,940.00	14,250.00	54,466.54	78,489.75	88,227.14
Totals,	.	\$10,651,108.00	\$11,906,046.59	\$11,471,884.47	\$12,078,415.99	\$12,205,679.87
LIABILITIES.						
Capital Stock,	.	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00	\$2,240,000.00
Surplus,	.	447,000.00	449,000.00	446,500.00	446,500.00	448,000.00
Undivided Profits,	.	609,282.86	690,816.52	617,797.06	651,843.71	644,924.56
Due to Banks and Bankers,	.	148,816.46	186,410.81	183,097.85	219,777.87	182,710.82
Dividends Unpaid,	.	2,617.70	7,651.90	3,169.80	1,480.00	2,349.90
Deposits,	.	7,202,395.98	8,471,087.10	8,026,270.26	8,508,815.81	8,741,194.09
Other Liabilities,	.	65,000.00	11,680.76	5,000.00	5,000.00	6,600.00
Totals,	.	\$10,651,108.00	\$11,906,046.59	\$11,471,884.47	\$12,078,415.99	\$12,205,679.87

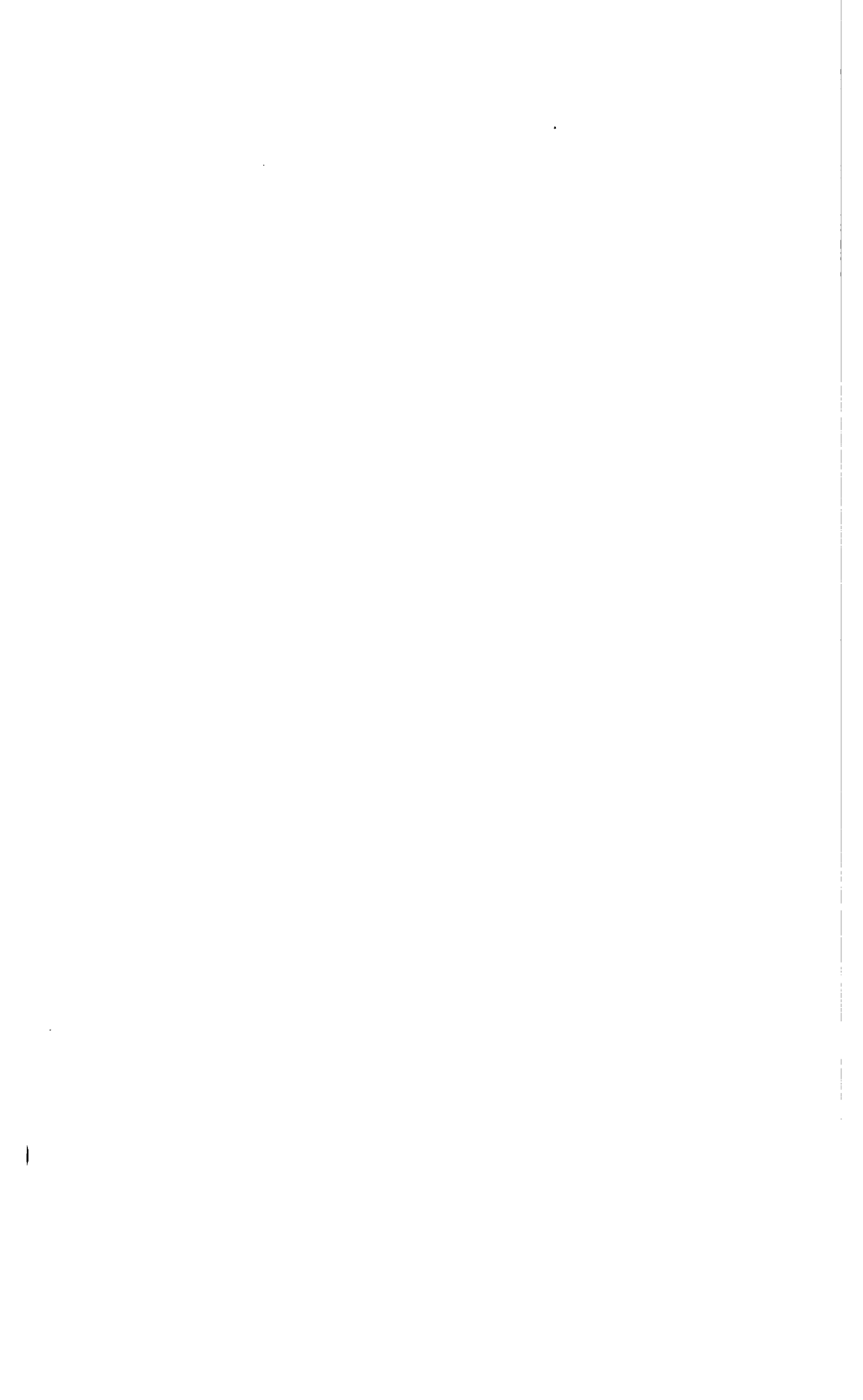
REPORTS OF TRUST COMPANIES.

August 25, 1905.



REPORTS OF TRUST COMPANIES.

August 25, 1905.



THE BRIDGEPORT TRUST COMPANY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$358,965.20
Overdrafts,	1,522.96
Stocks and securities,	685,673.64
Banking house, furniture and fixtures,	67,000.00
Other real estate,	32,565.77
Due from other banks, bankers, and trust companies,	44,053.17
Due from approved reserve agents,	91,242.62
United States and National Bank notes,	48,477.00
Gold coin,	620.00
Silver coin,	2,198.40
Checks and cash items,	1,882.67
Cash advanced on estates,	1,074.03
Total assets,	<u>\$1,335,275.46</u>

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	65,000.00
Other undivided profits, less current expenses and taxes paid,	26,029.03
Due to banks, bankers, and trust companies,	8,140.08
General deposits,	820,250.64
Deposits in savings department,	215,855.71
Total liabilities,	<u>\$1,335,275.46</u>

Past-due paper, \$1,593.12

Par value of stock, \$100; market value, \$152.50.

Rate per cent. of last dividend, and when paid, 3 per cent., Aug. 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

FRANCIS W. MARSH, President.

ORANGE MERWIN, Vice-President.

EDMUND H. JUDSON, Treasurer.

DIRECTORS.— Francis W. Marsh, Hobart E. French, Thomas P. Taylor, William J. Nichols, Andrew M. Cooper, D. Fairchild Wheeler, Orange Merwin, Egbert Marsh, Edmund H. Judson.

THE CANTON TRUST COMPANY, COLLINSVILLE.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$101,300.80
Overdrafts,	2,106.65
Stocks and securities,	27,746.25
Premium account,	547.69
Banking house, furniture and fixtures,	15,000.00
Other real estate,	2,000.00
Due from other banks, bankers, and trust companies,	11,101.07
Due from approved reserve agents,	50,609.45
United States and National Bank notes,	20,467.00
Gold coin,	505.00
Silver and minor coin,	779.32
Checks and cash items,	847.90
Other assets, viz.: Due from trust accounts,	1,122.22
Total assets,	\$234,133.35

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	5,000.00
Other undivided profits, less current expenses and taxes paid,	2,466.22
Due to banks, bankers, and trust companies,	2,009.57
General deposits,	193,231.92
Other liabilities, viz.: Due to trust accounts,	6,425.64
Total liabilities,	\$234,133.35

Past-due paper, \$920.73

Par value of stock, \$100; market value, \$——.

Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock?

Yes

J. H. BIDWELL, President.

BENJ. F. CASE, Vice-President.

M. J. McFARLAND, Treasurer.

DIRECTORS.—J. H. Bidwell, W. R. Wagner, Daniel W. Bidwell, Isaac Barnes, M. J. McFarland, Benj. F. Case, C. T. Georgia.

THE COLONIAL TRUST COMPANY, WATERBURY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$1,435,873.33
Overdrafts,	3,850.03
Stocks and securities,	726,400.00
Premium account,	300.00
Furniture and fixtures,	10,000.00
Banking house,	117,000.00
Due from other banks, bankers, and trust companies,	172,328.04
Due from approved reserve agents,	197,870.87
United States and National Bank notes,	63,660.00
Gold coin,	14,667.50
Silver coin,	11,634.25
Minor coin,	1,087.44
Checks and cash items,	2,432.03
Total assets,	\$2,757,103.49

LIABILITIES.

Capital stock,	\$400,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	53,088.83
Due to banks, bankers, and trust companies,	61,668.93
General deposits,	2,142,345.73
Total liabilities,	\$2,757,103.49

Past-due paper, 0

Par value of stock, \$100; market value, \$125.

Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

D. S. PLUME, President. J. H. WHITEMORE, G. M. WOODRUFF, Vice-Presidents.
LOUIS N. VAN KEUREN, Treasurer.

DIRECTORS.—D. S. Plume, J. H. Whittemore, G. M. Woodruff, Franklin Farel, C. F. Brooker, A. M. Young, C. P. Goss, E. L. Frisbie, Jr., Geo. E. Terry, J. P. Elton, Wm. E. Fulton.

COLUMBIA TRUST COMPANY, MIDDLETOWN.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$149,031.97
Overdrafts,	1,149.80
Stocks and securities,	233,510.73
Furniture and fixtures,	4,000.00
Other real estate,	1,800.00
Due from other banks, bankers, and trust companies,	14,123.30
Due from approved reserve agents,	48,067.35
United States and National Bank notes,	4,582.00
Gold coin,	10,447.50
Silver coin,	1,104.35
Minor coin,	646.90
Checks and cash items,	1,080.16
Total assets,	\$469,543.86

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	15,325.21
General deposits,	201,121.23
Deposits in savings department,	203,097.42
Total liabilities,	\$469,543.86

Past-due paper, \$4,867.83

Par value of stock, \$100; market value, \$——

Rate per cent, of last dividend, and when paid, 3 per cent., May 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock?

Yes

E. H. BURR, President.

O. E. STODDARD, Vice-President.

C. B. LEACH, Treasurer.

DIRECTORS.—O. E. Stoddard, G. T. Meech, H. R. Butler, D. W. Chase, C. E. Stanley, H. C. Whittelsey, Chas. Reynolds, C. B. Leach, E. H. Burr, J. T. Elliott.

CONNECTICUT TRUST & SAFE DEPOSIT CO., HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$1,997,999.57
Overdrafts,	2,072.35
Railroad bonds,	1,007,000.00
Other bonds,	204,390.00
Due from other banks, bankers, and trust companies,	260,951.22
Due from approved reserve agents,	442,682.51
United States and National Bank notes,	119,887.00
Gold coin,	60,550.00
Silver coin,	2,076.75
Minor coin,	63.41
Checks and cash items,	21,376.38
Total assets,	\$4,119,049.19

LIABILITIES.

Capital stock,	\$300,000.00
Surplus fund,	300,000.00
Other undivided profits, less current expenses and taxes paid,	94,766.19
Due to banks, bankers, and trust companies,	61,678.12
General deposits,	3,362,604.88
Total liabilities,	\$4,119,049.19

Past-due paper, \$1,057.35

Par value of stock, \$100; market value, \$215.

Rate per cent. of last dividend, and when paid, 5 per cent., June 30, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

MEIGS H. WHAPLES, President.

HENRY S. ROBINSON, Secretary.

JOHN P. WHEELER, Treasurer.

HOSMER P. REDFIELD, Asst. Treas.

DIRECTORS.—George L. Chase, Charles H. Smith, James J. Goodwin, David R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, Meigs H. Whaples, John P. Wheeler, Henry S. Robinson, Robert W. Huntington, Jr.

THE FIDELITY COMPANY, HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$176,919.29
Overdrafts,	8,373.08
Stocks and securities,	92,819.88
Furniture and fixtures,	375.00
Due from other banks, bankers, and trust companies,	22,627.31
Due from approved reserve agents,	21,232.89
United States and National Bank notes,	9,038.00
Gold coin,	562.50
Silver coin,	125.25
Minor coin,	23.75
Checks and cash items,	250.50
Total assets,	<u>\$332,347.45</u>

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	25,000.00
Other undivided profits, less current expenses and taxes paid,	10,712.93
General deposits,	246,419.52
Reserved for taxes,	215.00
Total liabilities,	<u>\$332,347.45</u>

Past-due paper, \$732.79

Par value of stock, \$100; market value, \$150.

Rate per cent. of last dividend, and when paid, $3\frac{1}{2}$ per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

JOHN M. HOLCOMBE, President.

CHARLES P. COOLEY, Vice-President.

HAROLD G. HOLCOMBE, Asst. Treasurer.

DIRECTORS.—Drayton Hillyer, Wm. C. Skinner, Charles E. Gross, George H. Day, Robert Cheney, John M. Holcombe, R. W. Huntington, Jr., R. M. Bissell, Charles P. Cooley.

THE FIDELITY TITLE AND TRUST COMPANY, STAMFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$98,556.14
Stocks and securities,	143,201.88
Furniture and fixtures,	9,000.00
Due from other banks, bankers, and trust companies,	9,058.08
Due from approved reserve agents,	24,747.43
United States and National Bank notes,	9,429.00
Gold coin,	726.00
Silver coin,	1,413.80
Minor coin,	253.90
Checks and cash items,	116.88
Total assets,	<u>\$296,503.11</u>

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	4,091.55
Due to banks, bankers, and trust companies,	1,883.91
General deposits,	52,817.14
Deposits in savings department,	127,710.51
Total liabilities,	<u>\$296,503.11</u>

Past-due paper, 0
 Par value of stock, \$100; market value, \$——
 Rate per cent. of last dividend, and when paid — none.
 Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

ROBERT A. FOSDICK, President.

A. L. BROWN, Treasurer.

DIRECTORS.—Louis J. Curtis, Charles I. Dayton, Robt. A. Fosdick, Richard H. Gillespie, Amos J. Givens, Wilbur E. Scofield, Stephen Smith, Geo. H. Soule, Warren H. Taylor.

THE GREENWICH TRUST, LOAN, & DEPOSIT COMPANY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$782,764.72
Overdrafts (secured and unsecured),	7,574.40
Stocks and securities,	250,920.50
Banking house,	23,000.00
Other real estate,	6,000.00
Due from other banks, bankers, and trust companies,	2,947.17
Due from approved reserve agents,	362,643.47
United States and National Bank notes,	44,844.00
Gold coin,	18,315.00
Silver coin,	2,046.10
Minor coin,	348.48
Checks and cash items,	1,895.01
Other assets, viz.: Advances to trust estates,	1,076.14
Total assets,	<u>\$1,504,374.99</u>

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	107,987.04
Due to banks, bankers, and trust companies,	38,454.16
General deposits,	550,322.01
Deposits in savings department,	740,514.25
Other liabilities, viz.: Certified deposits,	13,097.53
Accrued interest,	4,000.00
Total liabilities,	<u>\$1,504,374.99</u>

Par value of stock, \$50; market value, —.

Rate per cent. of last dividend, and when paid, 4 per cent., July 15, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

R. J. WALSH, President.

ALFRED A. RUNDLE, Treasurer.

DIRECTORS.—R. Jay Walsh, J. F. Close, Seaman Mead, John Drayton, S. E. Mills, W. S. Mead, W. F. H. Lockwood, W. Haight, E. L. Scofield.

THE HARTFORD TRUST COMPANY, HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$1,900,860.93
Overdrafts,	2,421.30
Stocks and securities,	382,480.10
Banking house,	250,000.00
Due from other banks, bankers, and trust companies,	7,287.17
Due from approved reserve agents,	293,748.54
United States and National Bank notes,	71,444.00
Gold coin,	15,142.50
Silver coin,	1,286.95
Minor coin,	311.70
Checks and cash items,	14,323.56
Total assets,	\$2,939,306.75

LIABILITIES.

Capital stock,	\$300,000.00
Other undivided profits, less current expenses and taxes paid,	270,290.59
Due to banks, bankers, and trust companies,	1,715.56
General deposits,	2,367,300.60
Total liabilities,	\$2,939,306.75

Past-due paper, \$7,668.00

Par value of stock, \$100; market value, \$175.

Rate per cent. of last dividend, and when paid, 4 per cent., July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

RALPH W. CUTLER, President.

CHARLES N. JOSLYN, Vice-President.

FRANK C. SUMNER, Treasurer.

DIRECTORS.—Charles M. Joslyn. Theodore Lyman, Ralph W. Cutler, Pliny Jewell, Henry Roberts, C. E. Billings, Henry P. Stearns, M. Bradford Scott, W. E. A. Bulkeley, Edward Milligan.

THE HOME TRUST COMPANY, DERBY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$217,761.31
Stocks and securities,	337,572.85
Banking house,	23,000.00
Other real estate,	7,751.62
Due from other banks, bankers, and trust companies,	42,502.17
United States and National Bank notes,	883.00
Gold coin,	360.00
Silver coin,	196.65
Minor coin,	8.98
Checks and cash items,	12,062.66
Current accounts receivable,	10,263.53
Total assets,	<u>\$652,362.57</u>

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	10,006.13
Deposits in savings department,	547,420.65
Trust estates,	22,328.95
Current accounts payable,	12,606.84
Total liabilities,	<u>\$652,362.57</u>

Past-due paper, \$723.03

Par value of stock, \$100; market value, \$120.

Rate per cent. of last dividend, and when paid, 3 per cent., April 15, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

CHAS. E. CLARK, President. D. S. BRINSMADE, Vice-President.
CHARLES N. DOWNS, Treasurer.

DIRECTORS.—C. N. Downs, W. S. Downs, J. G. Day, D. S. Brinsmade, H. F. Wanning, E. B. Gager, D. A. Nichols.

**MANCHESTER TRUST & SAFE DEPOSIT COMPANY,
SOUTH MANCHESTER.**

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$106,387.10
Overdrafts,	665.46
Stocks and securities,	18,378.65
Furniture and fixtures,	217.55
Due from other banks, bankers, and trust companies,	4,375.51
Due from approved reserve agents,	34,300.96
United States and National Bank notes,	13,567.00
Gold coin,	310.00
Silver coin,	900.00
Minor coin,	226.84
Checks and cash items,	59.10
Total assets,	\$179,397.17

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	979.76
Due to banks, bankers, and trust companies,	4,578.95
General deposits,	123,838.44
Total liabilities,	\$179,397.17

Par value of stock, \$100; market value — no sales.

Rate per cent. of last dividend, and when paid, _____

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

C. G. WATKINS, President,

F. G. VIBBERTS, Treasurer.

DIRECTORS.— F. T. Blish, W. C. Cheney, W. E. Hibbard, J. T. Robertson, C. G. Watkins, H. O. Bowers, C. E. House, J. W. Hale, F. G. Vibberts.

THE MERIDEN TRUST & SAFE DEPOSIT COMPANY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$35,237.50
Stocks and securities,	17,820.00
Due from other banks, bankers, and trust companies,	6,882.44
Total assets,	<u>\$59,939.94</u>

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	3,634.25
Due to trust funds,	6,305.69
Total liabilities,	<u>\$59,939.94</u>

Past-due paper,	0
Par value of stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid, 2½ per cent. (semi-annual), July 1, 1905.	
Do the loans and discounts to parties in this State amount to one-half of the capital stock?	Yes

WALTER HUBBARD, President.

C. S. ROCKWELL, Treasurer.

DIRECTORS.—Walter Hubbard, N. S. Bradley, John S. Billard, C. F. Linsley, Geo. M. Curtis, C. S. Rockwell.

THE NEW HAVEN TRUST COMPANY, NEW HAVEN.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$282,974.94
Overdrafts,	27.62
Stocks and securities,	152,667.75
Due from other banks, bankers, and trust companies,	146,096.19
Due from approved reserve agents,	66,671.40
United States and National Bank notes,	21,470.00
Gold coin,	1,570.00
Silver coin,	872.50
Minor coin,	27.49
Checks and cash items,	481.18
Total assets,	<u>\$672,859.07</u>

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	15,676.37
General deposits,	<u>547,182.70</u>
Total liabilities,	\$672,859.07

Par value of stock is \$100; market value, \$100.

Rate per cent. of last dividend, and when paid, 2 per cent., January, 1902.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

THOMAS HOOKER, President. W. PERRY CURTISS, Vice-Prest., and Treas.
DEAN B. LYMAN, Sec'y and Asst. Treas.

DIRECTORS.—Pierce N. Welch, Henry F. English, Thomas Hooker, Max Adler, Joseph Porter, Morris F. Tyler, Samuel E. Merwin, Eli Whitney, Benjamin R. English, Henry C. White, Edw. A. Bowers, James D. Dewell, Elliott H. Morse, Amos F. Barnes, W. Perry Curtiss.

THE SECURITY COMPANY, HARTFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$488,433.56
Overdrafts,	4,924.03
Stocks and securities,	351,882.34
Due from other banks, bankers, and trust companies,	92,858.44
Due from approved reserve agents,	55,339.62
United States and National Bank notes,	19,051.00
Gold coin,	11,002.50
Silver coin,	330.25
Minor coin,	44.01
Checks and cash items,	839.95
Due from trust accounts,	12,476.48
Total assets,	\$1,037,182.18

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	20,429.54
Due to banks, bankers, and trust companies,	2,360.48
Dividends unpaid,	37.50
General deposits,	714,354.66
Total liabilities,	\$1,037,182.18

Past-due paper, 0

Par value of stock, \$100; market value, \$130.

Rate per cent. of last dividend, and when paid, 5 per cent. per annum, 2½ per cent. July 1, 1905.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

ATWOOD COLLINS, President.
FRANCIS PARSONS, Secretary.

CHAS. EDW. PRIOR, Vice-Prest. and Treas.
CHAS. EDW. PRIOR, JR., Asst. Treas.

DIRECTORS.—Carlos C. Kimball, Gurdon W. Russell, George G. Sill, Frederick R. Foster, Samuel G. Dunham, John G. Root, Nathaniel Shipman, Atwood Collins, Rienzi B. Parker, D. Newton Barney, Chas. Edw. Prior, Lyman B. Brainerd, Sidney W. Crofut, Martin C. Hillery, Francis Parsons.

THE SEYMOUR TRUST COMPANY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$151,788.05
Overdrafts,	123.13
Stocks and securities,	13,482.50
Furniture and fixtures,	2,500.00
Due from other banks, bankers, and trust companies,	3,907.13
Due from approved reserve agents,	64,646.31
United States and National Bank notes,	7,744.00
Gold coin,	2,142.50
Silver coin,	496.15
Minor coin,	174.84
Checks and cash items,	1,463.02
Total assets,	<u>\$248,472.63</u>

LIABILITIES.

Capital stock,	\$50,600.00
Surplus fund,	5,000.00
Other undivided profits, less current expenses and taxes paid,	116.01
Due to banks, bankers, and trust companies,	16,578.96
General deposits,	154,638.30
Deposits in savings department,	22,139.36
Total liabilities,	<u>\$248,472.63</u>

Past-due paper, \$803.35

Par value of stock, \$100; market value, \$100.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

EDMUND DAY, President.

C. S. BOIES, Treasurer.

DIRECTORS.—Edmund Day, Franklin Farrel, Chas. H. Pine, C. H. Lounsbury, G. E. Matthies, W. L. Ward, F. H. Beecher, S. B. Church, Fred. A. Rugg, W. H. Wooster, James Swan.

THE SOUTH NORWALK TRUST COMPANY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$502,521.35
Overdrafts,	54.43
Stocks and securities,	160,725.00
Premium account,	3,064.00
Furniture and fixtures,	3,000.00
Banking house,	22,000.00
Due from other banks, bankers, and trust companies,	13,933.56
Due from approved reserve agents,	88,436.29
United States and National Bank notes,	26,537.00
Gold coin,	2,280.00
Silver coin,	1,000.00
Minor coin,	271.85
Checks and cash items,	610.67
Total assets,	\$824,424.15

LIABILITIES.

Capital stock,	\$50,000.00
Surplus fund,	6,000.00
Other undivided profits, less current expenses and taxes paid,	18,246.11
Due to banks, bankers, and trust companies,	20,389.59
General deposits,	196,603.18
Deposits in savings department,	513,893.56
Trust funds,	19,311.71
Total liabilities,	\$824,424.15

Past-due paper, \$56.63

Par value of stock, \$50; market value, \$50.

Rate per cent. of last dividend, and when paid, —no dividends paid.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

RICHARD H. GOLDEN, President.

EDWIN O. KEELER, Vice-President.

CHAS. E. HOYT, Treasurer.

DIRECTORS.—Edwin O. Keeler, Asa B. Woodward, Richard H. Golden, Nelson Taylor, Thomas I. Raymond, Franklin A. Smith, Chas. E. Seymour, Joseph R. Taylor, Chas. E. Hoyt.

THE SOUTHPORT TRUST COMPANY.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$16,638.00
Overdrafts,	.06
Stocks and securities,	83,498.75
Furniture and fixtures,	500.00
Banking house,	6,000.00
Due from other banks, bankers, and trust companies,	1,987.69
Due from approved reserve agents,	13,729.85
United States and National Bank notes,	6,539.00
Gold coin,	150.00
Silver coin,	917.30
Minor coin,	233.90
Checks and cash items,	3,721.04
Total assets,	<u>\$183,916.19</u>

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	5,000.00
Other undivided profits, less current expenses and taxes paid,	1,935.00
Due to banks, bankers, and trust companies,	2,549.48
General deposits,	99,431.71
Total liabilities,	<u>\$133,916.19</u>

Past-due paper (waiting for return of endorser when same will be reduced and renewed), \$1,225.00

Par value of stock, \$100; market value,—no sales.

Rate per cent. of last dividend, and when paid,—none.

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

A. O. JENNINGS, President.

R. G. DEMAREST, Treasurer.

W. H. PERRY, O. G. JENNINGS, Vice-Presidents.

DIRECTORS.—A. O. Jennings, W. H. Perry, C. M. Gilman, J. H. Perry, S. C. Sherwood, J. W. Perry, J. S. Hetzel, O. G. Jennings, E. S. Banks, E. T. Bedford, C. M. Taintor.

THE STAMFORD TRUST COMPANY, STAMFORD.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$1,473,658.01
Overdrafts,	466.56
Stocks and securities,	898,469.00
Real estate,	30,511.53
Due from other banks, bankers, and trust companies,	12,921.19
Due from approved reserve agents,	193,477.34
United States and National Bank notes,	38,088.00
Gold coin,	4,279.10
Silver coin,	2,415.30
Minor coin,	852.52
Checks and cash items,	17,242.21
Total assets,	\$2,722,380.76

LIABILITIES.

Capital stock,	\$200,000.00
Surplus fund,	100,000.00
Other undivided profits, less current expenses and taxes paid,	65,916.10
Due to banks, bankers, and trust companies,	23,807.80
Dividends unpaid,	102.00
General deposits,	402,054.97
Deposits in savings department,	1,720,643.80
Other liabilities, viz.: Trust funds,	209,425.92
Treasurer's checks,	230.17
Total liabilities,	\$2,722,380.76

Past-due paper,	\$45.00
Par value of stock, \$100; market value, —	
Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1905.	

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

JOHN A. BROWN, President. WALTON FERGUSON, Vice-President.
WALTER D. DASKAM, Treasurer.

DIRECTORS.—J. A. Brown, Walton Ferguson, Samuel Fessenden, Albert J. Hatch, Wm. H. Judd, Charles H. Lounsbury, Schuyler Merritt, Henry K. McHarg, Wm. N. Skiddy.

THE THAMES LOAN & TRUST COMPANY, NORWICH.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$386,060.74
Overdrafts,	42.38
Stocks and securities,	79,480.65
Banking house,	11,000.00
Due from other banks, bankers, and trust companies,	11,905.40
Due from approved reserve agents,	30,585.90
United States and National Bank notes,	5,290.00
Gold coin,	4,500.00
Silver coin,	1,200.00
Minor coin,	143.13
Checks and cash items,	7,600.10
Total assets,	<u>\$537,808.39</u>

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	50,000.00
Other undivided profits, less current expenses and taxes paid,	14,284.35
Due to banks, bankers, and trust companies,	2,124.48
Dividends unpaid,	10.00
General deposits,	145,449.28
Deposits in savings department,	200,940.28
Bills payable,	25,000.00
Total liabilities,	<u>\$537,808.39</u>

Past-due paper,	\$155.00
Par value of stock, \$100; market value, \$155.	
Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1905.	
Do the loans and discounts to parties in this State amount to one-half of the capital stock?	Yes

F. S. JEROME, President.

R. W. PERKINS, Treasurer.

DIRECTORS.—J. Hunt Smith, F. S. Jerome, R. W. Perkins, M. E. Lincoln, H. H. Gallup, J. L. Mitchell, Ira F. Peck, E. H. Knowles, F. W. Browning, A. L. Potter, Nelson J. Ayling, Augus Park.

THOMPSONVILLE TRUST COMPANY, THOMPSONVILLE.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$143,894.37
Stocks and securities,	10,772.50
Banking house,	4,000.00
Other real estate,	1,100.00
Due from other banks, bankers, and trust companies,	18,647.18
Due from approved reserve agents,	33,668.30
United States and National Bank notes,	4,616.00
Gold coin,	3,545.00
Silver coin,	1,790.55
Minor coin,	164.03
Total assets,	\$222,197.93

LIABILITIES.

Capital stock,	\$25,000.00
Surplus fund,	32,064.60
Other undivided profits, less current expenses and taxes paid,	1,253.17
Due to banks, bankers, and trust companies,	5,334.40
Dividends unpaid,	147.75
General deposits,	158,398.01
Total liabilities,	\$222,197.93

Past-due paper, \$6,075.00

Par value of stock, \$25: market value, \$35.

Rate per cent. of last dividend, and when paid, 3 per cent., April 1, 1905. /

Do the loans and discounts to parties in this State amount to one-half of the capital stock? Yes

L. A. UPSON, President.

TUDOR GOWDY, Vice-President.

WILLIS GOWDY, Cashier and Treasurer.

DIRECTORS.—L. A. Upson, Willis Gowdy, Tudor Gowdy, G. A. Douglass, Robert Gowdy.

THE UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, AUGUST 25, 1905.

ASSETS.

Loans and discounts,	\$361,075.57
Stocks and securities,	294,103.96
Banking house,	2,000.00
Due from other banks, bankers, and trust companies,	33,580.24
Due from approved reserve agents,	108,800.70
United States and National Bank notes,	45,537.00
Gold coin,	5,506.30
Silver coin,	883.70
Minor coin,	207.32
Checks and cash items,	5,773.32
Total assets,	<u>\$857,528.10</u>

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	85,000.00
Other undivided profits, less current expenses and taxes paid,	77,743.04
Due to banks, bankers, and trust companies,	752.02
General deposits,	584,033.04
Contingent fund,	10,000.00
Total liabilities,	<u>\$857,528.10</u>

Past-due paper,	\$352.07
Par value of stock, \$100; market value, (not on the market),	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1905.	
Do the loans and discounts to parties in this State amount to one-half of the capital stock?	Yes

HENRY L. HOTCHKISS, President. LOUIS H. BRISTOL, Vice-President.
EUGENE S. BRISTOL, Treasurer.

DIRECTORS.— Henry L. Hotchkiss, Louis H. Bristol, Eugene S. Bristol, Ezekiel G. Stoddard, H. Stuart Hotchkiss, Henry H. Townshend.

BANK COMMISSIONERS' REPORT.

ABSTRACT OF REPORTS OF CONDITION OF THE TWENTY-ONE TRUST COMPANIES IN CONNECTICUT
ON NOVEMBER 10, 1904, JANUARY 11, MARCH 14, MAY 29, AND AUGUST 25, 1905.

ASSETS.	Nov. 10, 1904.	Jan. 11, 1905.	March 14, 1905.	May 29, 1905.	Aug. 25, 1905.
Loans and Discounts,	\$9,093,999.24	\$9,249,171.29	\$9,879,639.52	\$10,662,753.81	\$11,168,702.45
Overdrafts,	32,031.98	21,586.19	45,614.13	102,731.10	35,374.04
United States Bonds,	5,426,379.45	5,655,834.53	5,907,753.29	6,392,838.89	6,172,996.78
Stocks and Securities,	506,300.00	532,858.32	568,008.91	567,870.50	569,592.55
Banking House, Furniture, and Fixtures,	133,279.99	134,370.63	80,782.43	87,841.56	81,728.92
Real Estate,	1,022,554.87	962,760.43	673,525.65	732,870.36	934,073.67
Due from other Banks and Bankers,	2,023,982.04	2,048,099.40	2,001,802.48	1,671,863.79	2,222,670.89
Due from Approved Reserve Agents,	744,203.67	815,213.05	776,130.39	830,273.43	897,089.46
Specie and Currency,	100,140.50	141,008.35	130,569.87	154,101.82	94,068.98
Checks and Cash Items,	59,659.51	28,708.42	32,542.66	34,006.42	29,914.09
Other Assets,					
Totals,	\$19,071,980.75	\$19,589,654.61	\$20,096,374.33	\$21,237,154.18	\$22,136,106.78
LIABILITIES.					
Capital Stock,	\$2,314,600.00	\$2,378,300.00	\$2,425,000.00	\$2,425,000.00	\$3,475,000.00
Surplus,	841,845.59	891,031.51	893,981.51	898,916.62	908,064.60
Undivided Profits,	736,798.40	751,207.44	738,181.50	797,011.05	814,977.44
Due to Banks and Bankers,	173,156.00	162,091.97	176,684.57	269,593.71	254,006.49
Dividends unpaid,	561.25	1,189.75	176.75	743.00	397.25
General Deposits,	11,283,105.49	11,470,587.00	11,898,845.91	12,659,985.99	13,082,397.96
Savings Deposits,	3,263,262.52	3,439,862.24	3,459,761.45	3,562,447.00	4,292,415.54
Other Liabilities,	459,102.50	500,984.70	518,842.64	628,456.81	898,947.45
Totals,	\$19,071,980.75	\$19,589,654.61	\$20,096,374.33	\$21,237,154.18	\$22,136,106.78

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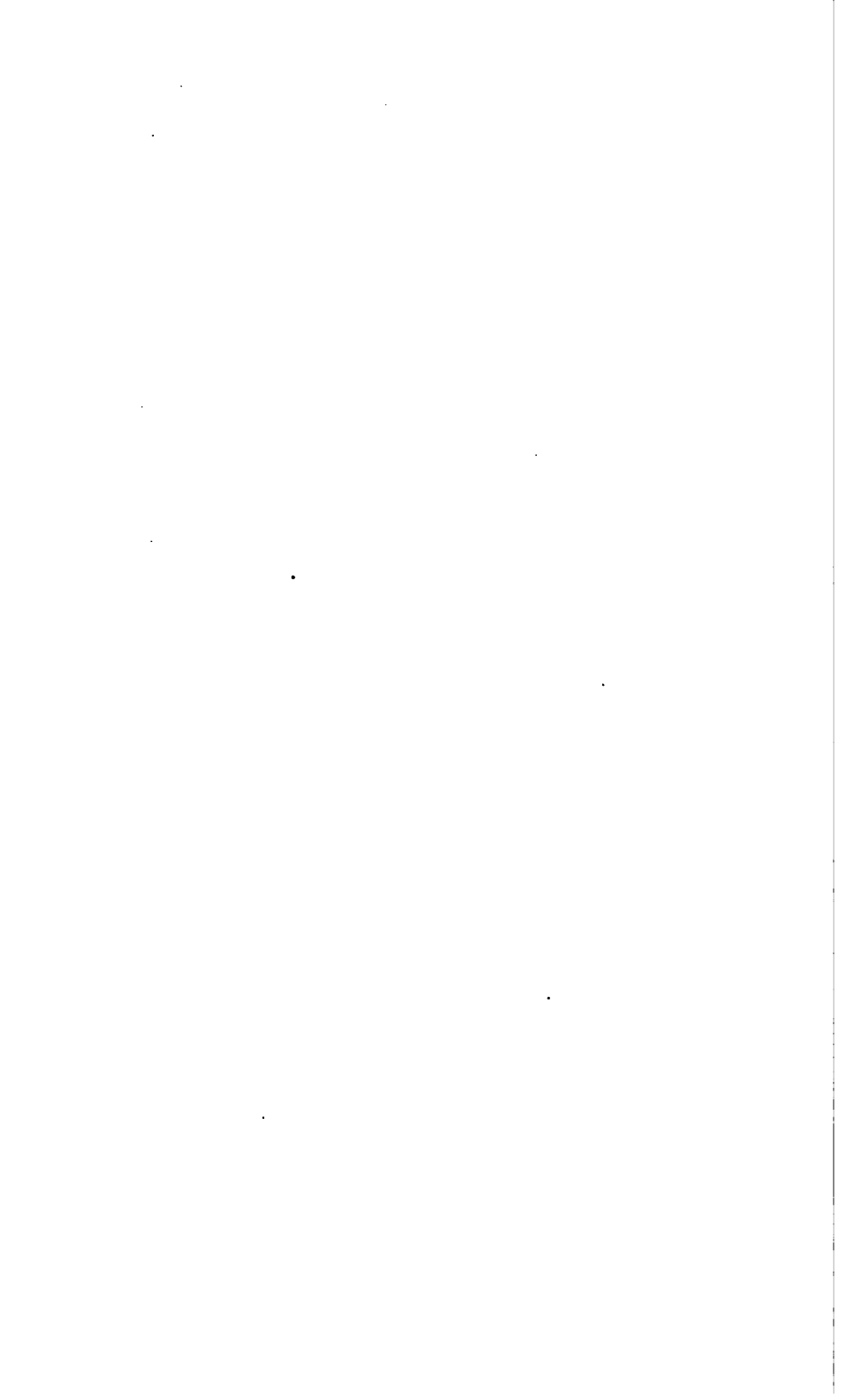
AND LIABILITIES

and ncy.	Checks and Cash Items.	ties.	Total Liabilities.
222.12	\$6,490.49	0.00	\$1,770,124.87
001.78	1,618.98	...	1,566,444.19
085.02	14,114.49	..	1,091,079.62
504.45	4,834.88	...	1,017,898.46
471.39	1,340.86	..	126,898.06
729.91	9,785.75	0.00	2,846,633.16
218.00	26,587.76	...	892,829.19
230.14	2,815.69	..	2,894,276.82
462.81	\$67,533.89	0.00	\$12,205,679.87

ING A BANK

AND LIABILITIES

and ncy.	Checks and Cash Items.	Other Liabilities.	Total Liabilities.
295.40	\$1,882.67	5.71	\$1,385,275.46
751.82	847.90	...	234,183.85
049.19	2,432.03	...	2,757,103.49
780.75	1,080.16	7.42	469,543.86
577.16	21,376.38	...	4,119,049.19
749.50	250.50	...	382,847.45
822.70	116.89	0.51	296,503.11
558.58	1,895.01	4.25	1,504,874.99
185.15	14,323.56	...	2,939,306.75
448.63	12,062.66	0.65	652,862.57
008.84	59.10	...	179,397.17
...	...	6,805.69	59,939.94
339.99	481.18	...	672,859.07
427.76	839.95	...	1,037,182.18
388.85	610.67	3.56	824,424.15
340.20	8,721.64	...	133,916.19
557.49	1,468.02	9.36	248,472.63
334.92	17,242.21	3.80	2,722,380.76
133.13	...	0.28	537,808.39
115.58	7,600.12	...	222,197.93
134.32	5,773.22	...	857,528.10
089.46	\$94,063.92	5.54	\$328,947.45
...	...	...	\$22,186,106.73







LAWS

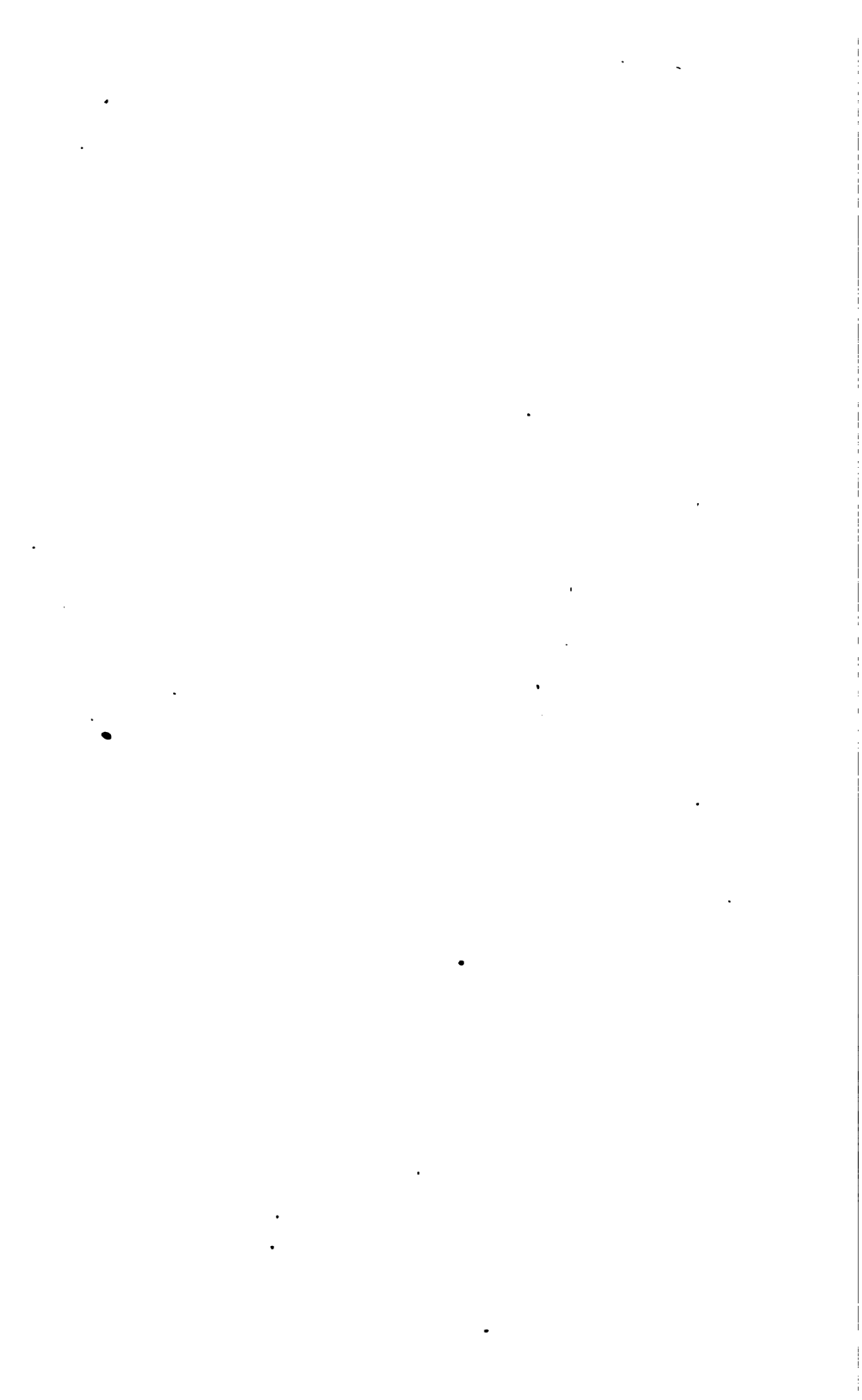
RELATING TO

BANKS, SAVINGS BANKS,

AND

TRUST COMPANIES.

1905.



GENERAL STATUTES.

REVISION OF 1902.

Construction of Statutes.

§ 1. Construction of statutes; words and phrases.

1865.
Rev. 1868, § 1.

In the construction¹ of all statutes of this state, words and phrases shall be construed according to the commonly approved usage of the language;² and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the general assembly.

1884.
Railroad
company.

The term "banks" shall include all incorporated banks.

Rev. 1875, p. 553.
§8. Banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

Savings banks.

The term "public buildings" shall include a statehouse, courthouse, countyhouse, townhouse, arsenal, magazine, prison, jail, workhouse, poorhouse, market, or other building belonging to this state, or to any county, town, city, or borough in this state, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

Rev. 1875, p. 553.
§8.
Public build-
ings.

Words importing the singular number may extend and be applied to several persons or things,³ and words importing the plural number may include the singular.

1865.
Number.

§ 1. (1) The history and progress of laws furnish a legitimate and useful aid in their construction. 20 C. 518; (2) 61 C. 12, 63 C. 388; (3) 57 C. 57; (4) 57 C. 57; (5) 67 C. 289, 68 C. 515; (6) 59 C. 367, 67 C. 48, 49, 469, 70 C. 565.

Gender.	Words importing the masculine gender may be applied to females. ⁴
Joint authority.	Words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them.
Month. Year.	The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed.
Oath. Sworn.	The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm."
Person, another.	The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, societies, and associations.
Preceding, following, succeeding.	The words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.
Rev. 1908. Notice by publication.	Whenever notice of any action or other proceeding is required, either by statute or by order of court, to be given by publication in a newspaper, the newspaper selected for that purpose, unless otherwise expressly prescribed, shall be one published in this state and having a substantial circulation in the town in which at least one of the parties, for whose benefit said notice is given, resides.
1881. Repeal of statute; effect of.	When a statute repealing another is afterwards repealed the first shall not be revived without express words to that effect.
1881. Punishments, penalties, pending suits, and prosecutions not affected by repeal.	The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed. ⁵
1881.	The passage or repeal of an act shall not affect any action then pending. ⁶
Rev. 1888, §418. 1889, ch. 30.	§ 2. When public and special acts take effect. All public acts, except when otherwise therein specially provided, shall take effect on the first day of July following the adjournment of the session of the general assembly at which they are passed, and special acts, unless otherwise therein provided, from the day of their approval. § 254. Trust funds, how invested. Trust funds, unless it is otherwise provided in the instrument creating the trust,
1863, 1874, 1882, 1885. Rev. 1888, §495.	

may be loaned on the security of mortgages on unincumbered real estate in this state, double in value the amount loaned, or may be invested in such mortgages or in the bonds or loans of this state, or of any town, city, or borough of this state, or in any bonds, stocks, or other securities which the savings banks in this state are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this state.

§ 888. Service on bank or trust company as garnishee. Whenever a bank, savings bank, or trust company, is named as garnishee, process shall be served by leaving a copy thereof at the garnishee's principal office during its regular hours of business, or by leaving such copy with its treasurer, cashier, or teller.

1886, ch. 134.
1901, ch. 90.

§ 1201. Unlawful waste on mortgaged premises. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in, such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879.
Rev. 1888, §1448.

§ 1412. Embezzlement by public officer and others. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, and every trustee under a testamentary or express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1874, 1878.
Rev. 1888, §1879.

§ 1201. Cited 72 C. 470; 73 C. 117.

§ 1412. Cited 70 C. 274, 375. Collector of town taxes is a town officer or agent within meaning of this section. 73 C. 97.

1880, 1841, 1848.
 Rev. 1888, §1581.
 1895, ch. 182.
 1897, ch. 120.
 1899, ch. 141.

§ 1415. Obtaining money by false pretenses. Every person who shall, by any false token, pretense, or device, obtain from another any valuable thing, or any leasehold interest, or the performance of any valuable service, with intent to defraud him or any other person; or who shall obtain from another person any valuable thing, or the performance of any valuable service, by means of delivering a check, order, or draft on a third party, purporting to be an order for the payment of money, when such person knows that the maker is not entitled to draw on the drawee for the sum specified, shall be fined not more than five hundred dollars, or imprisoned not more than three years, or both.

1899, ch. 142.

§ 1422. False entries by bank officials. Every treasurer, cashier, officer, clerk, or agent, or employee, of any savings bank, trust company, bank, or banking association in this state, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the bank commissioners of this state, or the officers or auditors of, or any person appointed to examine the affairs or condition of, such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned not more than ten years.

1899, ch. 169.
 1899, ch. 212.
 1901, ch. 142, §12.

§ 1969. Deposit of public money and trust funds. Any public official of the state, or of any county, municipality, or school district, is hereby authorized to deposit any funds or moneys in his hands belonging to the state, or to such county, municipality, or district, or held by him as such official, or as a trustee, in and with any national or state bank or trust company in this state; *provided, however*, that such deposits shall only be made in his name as such official or trustee, or in the name of the state, county, municipality, or school district, to which the money belongs, and that in no case shall the deposit by such official in any one bank or trust company exceed in aggregate at any one time thirty per cent. of the capital, surplus, and undivided profits, of such bank or trust company; and *provided, further*, that whatever interest or other pecuniary

§ 1415. What facts within this section. 12 C. 111. Particular kind of false pretense must be alleged. 27 C. 320. Mere naked assertion may be false pretense. *Id.* 591. Evidence of pecuniary ability inadmissible to rebut motive. *Id.* 592. False pretenses must be made before property is obtained. 48 C. 479.

consideration such bank or trust company shall allow for or upon such deposit shall belong to and accrue to the benefit of the state, or such county, municipality, or district. Nothing herein shall affect the provisions of the charter of any municipal corporation.

Taxation.

[Public Acts of 1905, Substitute for Senate Bill No. 122, Chapter 54.]

An Act amending an Act concerning Taxes on Corporations.

§ 2331. Certain corporations to report and pay tax to state. Section 2331 of the general statutes as amended by chapter 204 of the public acts of 1903 is hereby amended by striking out in the sixteenth line of said section the words "first day of February" and inserting in lieu thereof the words "thirtieth day of September next prior thereto," so that said section as amended shall read as follows: The secretary, treasurer, or cashier, of every bank, national banking association, trust, insurance, investment, and bridge company, whose stock is not exempt from taxation, shall, annually, in October, on or before the fifteenth day thereof, file in the office of the tax commissioner of this state a statement under oath, showing the number of shares of its capital stock and the market value thereof on the first day of October, the name and residence of each stockholder, and the number of shares owned by each on said last named date; and, on or before the last day of the following February, each of the corporations aforesaid shall pay to the treasurer of this state a tax of one per centum on the market value of each share of its stock, as such value may be determined under the provisions of § 2332, less the amount of taxes paid by such corporation upon its real estate in Connecticut during the year ending on the thirtieth day of September next prior thereto, all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located.

1851, 1866, 1868,
1869, 1873, 1877,
1879, 1890.
Rev. 1898, §§ 2336,
2337, 2915, 2916,
2917.
1899, chs. 63,
248.
1898, chs. 160,
189.
1897, chs. 158,
205.
1896, ch. 178.
1901, chs. 106,
165.
1908, ch. 204.
1905, ch. 54.

[General Statutes.]

§ 2332. Hearings before board of equalization. During the months of October, November, and December, in each year the board of equalization shall hear all persons interested respecting the correctness of said statements, may require other and further information from said corporations, and shall determine the market value of the shares of the capital stock of

1901, chs. 106,
165.

§ 2331. Under former statute secretary not liable for the tax, but only for the forfeiture. 68 C. 311.

each of said corporations as of the first day of the said October. A written notice of the taxable value of its shares as thus fixed and determined by said board shall be mailed by said tax commissioner, postage paid, to each of said corporations on or before the thirty-first day of December in each year. Every secretary, treasurer, or cashier, who shall fail to comply with any provision of § 2331 or of this section, shall be fined not more than one thousand dollars, imprisoned not more than two years, or both.

§ 2333. State remits to taxing districts. Nonresident stock. On or before the fifteenth day of April in each year, the treasurer of the state shall remit to the treasurer of each town in the state, or, in towns where the town and city governments are consolidated, to the city treasurer, the amount of the tax received as aforesaid upon such shares of the capital stock of any of the aforesaid corporations as were, on the first day of October of the preceding year, owned by persons who resided or corporations which were located in such town, subject to the deductions provided for in § 2334. Each of the aforesaid town and city treasurers shall, on or before the first of May in each year, distribute the tax derived from the shares which were owned by each stockholder resident or located therein on the first day of the preceding October, among the taxing districts, including therein the town, in which said stockholder then resided or was located, in the proportion that the tax rate fixed by each of such districts within the twelve months next preceding said first day of May bears to the combined or total tax rate of all said taxing districts; to the end that such town and the taxing districts therein may, together, receive the same amount of tax that they would have received had said shares been listed in the name of the stockholders resident or located therein, and assessed and taxed at the valuation fixed by the board of equalization, and at an aggregate rate equal to the rate prescribed in § 2331. The tax derived from the shares of any national banking association located in this state, which were on the first day of the preceding October owned by non-residents of this state, shall be paid over to the treasurer of the town within which such banking association is located.

[Public Acts of 1905, Substitute for House Bill No. 266, Chapter 157.]
An Act amending an Act concerning Exemptions and Deductions from State Taxes.

§ 2334. Exemptions and deductions from state taxes.
SECTION 1. Section 2334 of the general statutes is hereby

1, 1866, 1868,
1869, 1872, 1877,
1879, 1880.
Rev. 1886, §§ 2330,
2337, 2315, 2316,
2317.
1890, chs. 63,
248,
1898, chs. 160,
169,
1897, chs. 153,
205,
1899, ch. 178,
1901, ch. 106.

1901, ch. 106.
1906, ch. 137

amended by striking out in the twenty-third line of said section the figures "1906" and inserting in lieu thereof the figures "1910," so that said section as amended shall read as follows: So much of the deposits of any savings bank as was, on the first day of April, 1901, invested in the shares of the capital stock of any of the aforesaid corporations shall, so long as it remains invested in the same shares, be exempt, to the amount of the market value of said shares, as determined by the aforesaid board of equalization, from payment of the tax required by § 2422. If the annual dividend hereafter paid by any of the corporations mentioned in § 2331 shall not equal the average annual dividend paid by it for the five years next preceding January first, 1901, any charitable, ecclesiastical, educational, or benevolent association, corporation, or society, located in this state, whose property is exempt from taxation, shall, upon proof of these facts and upon compliance with the provisions of this section, be entitled to demand and receive from the treasurer of this state, and said treasurer shall pay to each of said associations, corporations, or societies, such sum not exceeding the amount received by him upon the shares of stock held by it in any of the aforesaid corporations, as may be required to make the dividend for the preceding calendar year equal to the average annual dividend paid by such corporation for the five years next preceding the first day of January, 1901; but no such payment shall be made unless written application therefor is made during the month of March, and then only upon proof satisfactory to the state treasurer that the applicant was the owner of the shares upon which such payment is demanded, on the first day of April, 1901, and has ever since continued to own them. The payments herein provided for shall cease on the thirty-first day of March, 1910, and until then shall be made only from the taxes paid to the treasurer by the respective corporations taxable under §§ 2331 to 2335, both inclusive.

§ 2. When such exemptions and deductions cease.

The extension granted by the provisions of § 1 of this act is intended to give the associations, corporations, and societies therein mentioned opportunity to dispose of the investments now held by them which are within the provisions of said section, and no such association, corporation, or society shall be entitled to any payments therein provided for after said thirty-first day of March, 1910.

[General Statutes.]

§ 2335. Stockholders exempt. Treasurer collects unpaid taxes. Stockholders in the corporations mentioned in 1901, chs. 100, 105.

§ 2331 shall be exempt from taxation upon their shares of stock except as in said section provided. The state treasurer shall sue for and collect any tax due under the provisions of §§ 2331, 2332, 2333, 2334, and this section, which remains unpaid.

1898.
Rev. 1898, § 2338.
1897, ch. 88.

§ 2336. Returns by corporations of pledged stocks and bonds. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this state, shall, upon the request of the assessors of any town, city, or borough, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town, city, or borough, where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town, city, or borough.

[Public Acts of 1903, Substitute for House Bill No. 54, Chapter 63.]

An Act concerning Taxes on Inheritances.

1908, ch. 68, § 1.

§ 2368. Succession tax for different classes. Executors liable. Section 2368 of the general statutes is hereby amended by striking out in line four the words "by the inheritance laws of this state" and inserting in lieu thereof the words "by inheritance," so that said section when amended shall read as follows: In all such estates any property within the jurisdiction of this state, and any interest therein, whether tangible or intangible, and whether belonging to parties in this state or not, which shall pass by will or by inheritance to the parent or parents, husband, wife, or lineal descendants, or legally adopted child of the deceased person, shall be liable to a tax of one-half of one per centum of its value for the use of the state; and any such estate or interest therein which shall so pass to collateral kindred, or to strangers to the blood, or to any corporation, voluntary association, or society, shall be liable to a tax of three per centum of its value for the use of the state. All executors and administrators shall be liable for all such taxes, with interest thereon at the rate of nine per centum per annum from the time when said taxes shall become payable until the same shall have been paid as hereinafter directed.

[Public Acts of 1906, Substitute for House Bill No. 442, Chapter 256.]

An Act amending an Act concerning Taxes on Inheritances.

1906, ch. 256.]

Tax, how paid, when executor is appointed under other jurisdiction. Section 2 of chapter 63 of the public acts of

1903 is hereby amended to read as follows: Before an executor, administrator, or trustee appointed under the laws of any other jurisdiction assigns, transfers, or takes possession of any capital stock, chose in action, or other property standing in the name or belonging to the estate of, or held in trust for a decedent and liable to the tax prescribed in § 2368 of the general statutes as amended by chapter 63 of the public acts of 1903, such tax must be paid except as hereinafter provided. No corporation or person in this state having possession of or control over securities, deposits, or other property of the estate of a decedent who died a resident of another jurisdiction, including the shares of the capital stock of, or other interests in the corporation making the delivery or transfer herein referred to, shall deliver or transfer the same to such an executor, administrator, or trustee, as aforesaid, or to the legal representatives of such decedent, or on their order or request, unless notice of the time and place of such intended delivery or transfer be mailed to the tax commissioner at least ten days prior to said delivery or transfer; nor shall any such corporation or person make any of the deliveries or transfers in this section referred to without retaining a sufficient amount of the property to pay any tax which may be due, or may thereafter become due under § 2368 as amended, unless the said tax commissioner consents thereto in writing. Said tax commissioner, personally or by his representative, may examine said securities, deposits, or property at the time of such delivery or transfer. Failure to mail such notice, or to allow such examination, or to retain a sufficient amount to pay such tax as above provided, shall, in the absence of the consent above referred to, render said corporation or person liable to the payment of a penalty of three times the amount of the tax, due or thereafter to become due upon the passing of such property, which payment shall be enforced in an action brought in the name of the state; provided, that such delivery or transfer may be made without such notice, or such consent of said tax commissioner, to the legal representatives of nonresident decedents duly appointed in this state to administer the estates of such nonresident decedents. When no ancillary administration has been taken out in this state on the estate of such nonresident decedent, the tax commissioner shall, as speedily as possible after receiving notice of said property, or of the intended delivery or transfer thereof, fix the valuation of such property for the purpose of assessing such tax, and shall assess the tax, and the amount thereof, payable on such property. Wherever a tax is assessed on such property by said tax commissioner, he shall

forthwith lodge with the state treasurer a statement showing said valuation and the amount of said tax, and shall give notice thereof to the person or corporation having possession of or control over said property. Any administrator or executor appointed under the laws of any other jurisdiction who is aggrieved by the valuation or assessment fixed as aforesaid by the tax commissioner, may, within twenty days after the date of the filing of the aforesaid statement with the treasurer, apply to the court of probate in any district in which any of said property so assessed is situated, which court shall have full power to cause a revaluation of all of the property so assessed, and a reassessment of the tax thereon, to be made in the manner provided by law for the appraisal of, and the assessment of the inheritance tax on estates of resident decedents, and subject to the same rights of appeal. Where ancillary administration has been taken out in this state on the estates of nonresident decedents, the court of probate having jurisdiction of said estate shall have the same powers in relation to the inheritance tax on the property of said estate that it has in estates of resident decedents, and subject to the same rights of appeal. Due notice of all hearings relating to said tax shall be given to the state treasurer by said court of probate, as in the case of the estate of a resident decedent.

[Public Acts of 1903, Senate Bill No. 176, Chapter 189.]

An Act concerning Returns by and Tax on Savings Banks.

1869, 1873, 1875,
1877, 1878.
Rev. 1888, § 3018.
1908, ch. 189.

§ 2422. Returns by, and tax on, savings banks. Section 2422 of the general statutes is hereby amended to read as follows: The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; also of the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation; also of the amount invested in certain corporate stocks, as provided in § 2334; also of the assessed value of all real estate assessed against said savings bank in the year preceding the first day of said January, together with a specific list of the same, and the amount of taxes paid or payable thereon during said year; and every savings bank shall pay to the state, one-half on or before the twentieth

§ 2423. No deduction allowed because of securities of the United States exempt from taxation. 22 C. 173.

of January and one-half on or before the twentieth of July in every year, a tax on its corporate franchise, computed as follows: From the amount of its deposits, exclusive of surplus, shall be deducted fifty thousand dollars, and also the amount invested in any bonds issued by this state, or by any town or city in this state, in aid of the construction of any railroad, and which, by the statutes of this state, are exempt from taxation, and also the amount invested in certain corporate stocks as provided in § 2334; and the annual tax shall equal one-fourth of one per cent. of the amount of its deposits remaining, less the amount of taxes payable by it upon its real estate in Connecticut during the year prior to the first day of said January; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Said state tax shall be in lieu of all other taxes upon savings banks, their deposits and surplus, except the aforesaid taxation upon their real estate.

[Public Acts of 1903, House Bill No. 485.]

Extracts from Chapter 194.

§ 20. Pledge of stock. Shares of stock in any corporation organized under the laws of this state or of the United States, or treasurer's receipts for payment on subscription to the stock of any corporation organized under the laws of this state, may be pledged by delivering the certificate of such stock or such receipt to the pledgee, with a power of attorney for its transfer; but no such pledge shall be effectual to hold such stock against any person other than the pledgor, his executor, or administrator, unless there shall be an actual transfer of the same upon the books of the corporation, or unless a copy of such power of attorney shall be filed with the corporation.

§ 24. Failure to hold meeting or elect officers. Whenever any corporation shall have failed to hold its annual meeting or to elect officers thereat, and no provision is contained in its charter, articles of association, certificate of incorporation, or by-laws, or is made by law, otherwise than is provided in this section for such contingency, the officers of such corporation shall hold office until others shall be chosen in their stead, and a special or annual meeting may be called by the persons whose duty it is to call the annual meeting, or, on the neglect or refusal of such persons, by not less than three of the members of a corporation having no capital stock, or by the holders of one-tenth of the capital stock of corporations having capital stock, by giving in writing such notice as is required in calling the annual meeting, and at such meeting the necessary officers may

be elected, and the failure aforesaid shall not impair the rights of such corporation. Nothing in this section shall revive any corporation whose powers may have expired for any cause other than that hereinbefore named or any corporation which in fact shall have abandoned and ceased to exercise its powers and franchises.

[Public Acts of 1905, Senate Bill No. 632, Chapter 171.]

An Act concerning Proxies at Stockholders' Meetings.

1905, ch. 171.

Stockholders' vote; proxies. Section 25 of chapter 194 of the public acts of 1903 is hereby amended by adding at the end of said section the words "unless a longer term be expressly provided for therein," so that said section as amended shall read as follows: At all stockholders' meetings stockholders may vote in person or by an attorney duly authorized by a written power. Every share of stock shall entitle the holder thereof to one vote except when otherwise provided in its charter or certificate of incorporation or in any statute affecting it, and persons holding stock in a fiduciary capacity and pledgors of stock shown to be such by the record of transfer shall have the same voting rights upon shares of stock so held as any holder of such shares would have, except that pledgors in the transfer of stock may expressly empower the pledgees to vote thereon. No proxy hereafter made shall be valid after the expiration of eleven months from the date of its execution unless a longer term be expressly provided for therein.

[Public Acts of 1903, House Bill No. 485.]

Extracts from Chapter 194.

§ 43. Alteration and repeal of charters. All acts creating or authorizing the organization of corporations or altering the charters of corporations, which have been or shall be passed by the general assembly, and all charters under which no corporation has been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the general assembly, unless otherwise expressly provided in such acts; but no such amendment or repeal shall impair any remedy against any such corporation or against its officers, directors, or stockholders, for any liability which shall have been previously incurred; and all such amendments shall apply to every corporation except in so far as is otherwise expressly provided.

§ 46. Location not to be changed. No bank, savings bank, insurance company, or trust company shall change its location from one town to another except by an act of the general assembly.

[Public Acts of 1905, House Bill No. 644, Chapter 219.]

An Act amending an Act concerning the Organization of Corporations.

Charter without organization void after two years.

1905, ch. 319.

Section 54 of chapter 194 of the public acts of 1903 is hereby amended by striking out the words "except a street railway company and" in the second line thereof, so that said section as amended shall read as follows: The charter of every specially chartered corporation, except as otherwise provided by law, shall be void, unless such corporation shall be organized and a certificate of such organization, sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the secretary of the state within two years from the date of the approval of such charter. The secretary shall thereupon record such certificate in a book kept by him for that purpose.

[Public Acts of 1903, House Bill No. 485.]

Extracts from Chapter 194.

§ 55. Acceptance and effect of charter amendment.

When any amendment or alteration of the charter of any specially chartered corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative unless, within six months after its passage, it shall be accepted at a meeting of such corporation warned and held for that purpose, nor unless, within said period, an attested copy of said acceptance shall be filed in the office of the secretary of the state, to be recorded by him in a book kept for that purpose; and such acceptance shall make the original charter and all resolutions amending and altering the same subject to amendment, alteration, and repeal, at the pleasure of the general assembly. If such amendment shall be made before the acceptance of the original charter, then such amendment may be accepted at the same time such original charter is accepted.

[General Statutes, Chapter 199.]

State Banks and Trust Companies.

§ 3399. Banks organized under act of 1852.

1855.
Rev. 1888, §1761.

All banks organized under the act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred and be subject to all the restrictions imposed by said act and the several acts in addition thereto; and all said acts shall remain in force as private acts

for the government of said institutions only, and shall be subject to alteration, amendment, or repeal.

1873.
Rev. 1898, §1763.
1901, ch. 148, §1.

§ 3400. Reserve fund. Every state bank and trust company shall at all times maintain a reserve fund of fifteen per cent. of its aggregate deposits. Of this reserve fund, not less than four-fifteenths shall consist of gold and silver coin, the demand obligations of the United States, or national bank currency, and be held by such bank or trust company in its banking office. The remainder of such reserve fund may consist of balances subject to demand draft with reserve agents and of railroad bonds which are legal investments for the savings banks of this state; *provided*, that such reserve agents shall be banks which are members of the clearing house associations of New York, Boston, Philadelphia, Chicago, or Albany, or state banks or trust companies located in New Haven or Hartford, and in each instance approved by the bank commissioners, and that the railroad bonds, held as a part of such reserve, shall at no time exceed at par value one-fifth of the total reserve fund. Whenever the reserve fund of any state bank or trust company shall be below said fifteen per cent., such bank or trust company shall not make any new loans or discounts, or make any dividends of its profits, until its reserve fund is restored to the required fifteen per cent. The bank commissioners shall notify any state bank or trust company whose reserve fund shall fall below said fifteen per cent., and if such bank or trust company shall fail for thirty days thereafter to make good such reserve fund, the bank commissioners may apply for the appointment of a receiver to wind up its business.

1897, 1898, 1872.
Rev. 1898, §1763.
1901, ch. 148, §2.

§ 3401. Loans and discounts restricted. No state bank or trust company shall make any loan or discount on a pledge of its own stock, or establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than its banking house.

1885, 1869.
Rev. 1898, §1764.
1898, ch. 98.
1901, ch. 148, §3.

§ 3402. Loans to one person limited; penalty. The total liabilities to any state bank or trust company of any person, corporation, or firm, for money borrowed, including in the liabilities of a firm the liabilities of the several members thereof, shall at no time exceed ten per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined; and the provisions of all state bank or trust company charters inconsistent herewith

• **§ 3401.** Refers to specific pledge; not inconsistent with lien for stockholder's debt. 26 C. 157. Prohibition of loans on its stock implies prohibition of purchase of stock by corporation. 52 C. 99.

are hereby repealed. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total liabilities secured in each case by such collateral, but no loan on collateral shall at any time exceed twenty per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined, and the total loans to any one person, corporation, or firm, including in the liabilities of the firm the liabilities of the several members thereof, shall at no time exceed twenty per cent. of the capital, surplus, and undivided profits combined of such bank or trust company. Every state bank or trust company which shall violate any provision of this section shall forfeit three thousand dollars to the state for each offense.

§ 3403. Paper indorsed by officers not to be discounted. No state bank or trust company shall discount any paper made, accepted, or indorsed by any of its executive officers or clerks, or by any partnership of which any one of such officers or clerks is a member.

1897.
Rev. 1898, §1785.
1901, ch. 148, §4.

§ 3404. Loans to nonresidents. When the loans and discounts of any state bank or trust company to parties in this state shall, in the aggregate, amount to one-half of its capital stock, it may loan to parties out of this state, and not otherwise.

1899.
Rev. 1898, §1786.
1901, ch. 148, §5.

§ 3405. Special examination of books. The commissioner of the school fund may at any time examine the books and accounts of any state bank or trust company in which there is stock belonging to the school fund; and the treasurer of the state shall have the same right concerning any state bank or trust company in which the state owns stock.

1896.
Rev. 1898, §1775.
1901, ch. 148, §3.

§ 3406. Stockholders may examine books. The stockholders of any state bank or trust company at the annual meeting or at any special meeting, which any five stockholders owning not less in all than one hundred shares of stock are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of such state bank or trust company.

1842.
Rev. 1898, §1772.
1901, ch. 148, §7.

§ 3407. Voting on certain stock restricted; penalty. No person shall vote on stock at a meeting of the stockholders of any state bank or trust company, if such stock has been transferred to such bank or trust company, or to any person in trust for it; *provided*, that a trust company which holds such stock as guardian, conservator, administrator, executor, or trustee under a will or of an express trust may vote thereon. Every person

1840, 1842.
Rev. 1898, §1778.
1901, ch. 148, §8.

who shall vote in violation of this section shall be disqualified from holding any office in such bank or trust company for one year thereafter.

1869.
Rev. 1868, §1774.
1901, ch. 148, §9.

§ 3408. Challenges. When at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of such meeting his affidavit, stating his interest in such stock and also the character and amount of the interest therein, if any, owned by any other person.

1887.
Rev. 1886, §1776.
1901, ch. 148, §10.

§ 3409. Vote on state and school fund stock. The commissioner of the school fund may vote upon the stock of any state bank or trust company which belongs to said fund, and the treasurer of the state may vote upon the stock of any state bank or trust company which belongs to the state.

1887, 1840.
Rev. 1886, §1777.
1901, ch. 148, §11.

§ 3410. Resident directors. Three-fourths of the number of directors of any state bank or of the trustees or directors of any trust company shall be residents of this state.

1868.
Rev. 1868, §1778.
1868, ch. 99.
1901, ch. 148, §12.

§ 3411. Loans to directors limited; penalty. No director of any state bank or director or trustee of any trust company shall be obligated to any such bank or trust company to an amount exceeding five per cent. of its capital actually paid in and its surplus and undivided profits combined; and no such bank or trust company shall permit its directors or trustees to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per cent. of its capital actually paid in and its surplus and undivided profits combined. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total liabilities secured in each case by such collateral; but such loans on collateral to any one director or trustee shall at no time exceed ten per cent. of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined. Every state bank or trust company which shall violate any provision of this section shall forfeit to the state not less than five hundred nor more than one thousand dollars for each offense.

1887.
Rev. 1886, §1779.
1901, ch. 148, §13.

§ 3412. Directors not to indorse for compensation; penalty. If any director of any state bank or any trustee or director of any trust company shall receive any compensation for indorsing any paper discounted by such bank or trust company, he shall be fined not less than five hundred nor more than one thousand dollars for each offense.

§ 3413. Directors' duties in declaring dividend; penalty. The directors of every state bank and the directors or trustees of every trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or trust company shall declare any dividend except from its earnings remaining after deducting all losses, all sums due for expenses, and all overdue debts upon which no interest has been paid for a period of six months, unless the same are well secured and in process of collection. The trustees or directors voting for any dividend in violation of any provision of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

1842.
Rev. 1888, §1780.
1901, ch.143, §14.

§ 3414. Reduction of capital. The directors of any state bank or the trustees or directors of any trust company may, by vote of its stockholders, reduce its capital stock to such sum and such number of shares as said vote may determine, subject to the approval of the bank commissioners.

1842.
Rev. 1888, §1781.
1901, ch.143, §15.

§ 3415. Officers' bonds. The cashier of each state bank and the treasurer of each trust company, when he first takes office and as often as once in each period of five years thereafter, shall give a bond in the penal sum of not less than ten thousand dollars, payable to such bank or trust company, with sufficient surety, which shall be accepted and approved by the directors or trustees, for the faithful performance of the duties of his office. No officer, director, or trustee of any such bank or trust company shall be surety on any such bond, and all sureties, other than corporate sureties, shall be residents of this state. Every such bond, and every renewal or certificate of renewal thereof, shall be forthwith recorded at length upon the books of the bank or trust company to which it is given, and shall at all times be subject to the inspection of the bank commissioners; and every such bond and renewal certificate thereof shall be examined annually by said commissioners. The president of each state bank and trust company shall safely keep the original bond or bonds required as aforesaid, and all renewals and certificates of renewal thereof, and shall certify on the records of the bank or trust company that the copy of each bond or renewal certificate is correct, and that the original of such bond or certificate is in his possession. If any such cashier or treasurer shall neglect to give bond as aforesaid, within thirty days from the time of his appointment, his office shall become vacant.

1897, 1899.
Rev. 1888, §1784.
1897, chs. 85, 86.
1901, ch. 143, §16.

§ 3418. Corporation is forbidden by implication to purchase its stock.
52 C. 99.

1855, 1856.
Rev. 1888, §1787.
1901, ch. 143, §17.

§ 3416. Reports to bank commissioners; penalty. Each state bank and trust company shall make to the bank commissioners not less than five reports during each year, verified by the oath of its cashier or treasurer. Each such report shall exhibit in detail and under appropriate heads, according to the form which may be prescribed by the commissioners, the resources and liabilities of such bank or trust company at the close of business on any past day specified by the commissioners. Such report shall be transmitted to the commissioners within ten days after the receipt of a request therefor from them, and shall be published, in such form as they may prescribe, in a newspaper in the county where such bank or trust company is located. Every bank or trust company which fails to make and transmit any such report, when requested by the commissioners, shall forfeit to the state ten dollars for each day that it delays to transmit such report.

[Public Acts of 1905, Substitute for House Bill No. 251, Chapter 209.]

An Act concerning Private Banks.

1905, ch. 209.

§ 1. Private banking restricted. No person or persons, association, or body corporate, except banks, trust companies, or building and loan associations incorporated by the United States or by the general assembly of this state, shall advertise or put forth a sign having thereon any of the following words: "bank," "trust," or "savings," or any artificial or corporate name, or other words indicating that such person, persons, association, or body corporate is a bank, trust company, savings bank, or building and loan association, or shall in any way solicit or receive deposits as a savings bank. Every person, association, or body corporate violating the provisions of this act shall be fined not more than one thousand dollars. This act shall not affect firms or individuals doing business as private bankers or brokers under their own name or names.

§ 2. Repeal. Section 3417 of the general statutes is hereby repealed.

[General Statutes, Chapter 200.]

State Banks Converted into National Banking Associations.

1868, 1868.
Rev. 1888, §1789.

§ 3418. Change of state to national bank. When the holders of two-thirds of the stock of any bank shall vote to become a national banking association and such change shall be duly consummated, the corporate rights and existence of such

bank shall not be thereby terminated or altered, but the same shall be suspended during the existence of such association; except that for three years next following such change, and until the termination of all suits by or against it, such bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns and prosecuting and defending such suits, and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of such bank.

§ 3419. When stockholders take stock in national bank. When any bank is converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in such association to the amount of his stock in such bank. Such notice may be given by leaving the same with him or at his usual place of abode, or mailing it to him.

1893.
Rev. 1893, §1790.

§ 3420. Representation of stock held in trust. Executors, administrators, guardians, conservators, and trustees may represent state bank stock in their control in all matters touching the conversion of such bank into a national banking association and may subscribe to its capital stock.

1893.
Rev. 1893, §1791.

§ 3421. Rights of stockholder withdrawing. Any stockholder in a bank so converted into a national banking association, who shall not become a shareholder in such association, shall be entitled to receive from such bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to such stockholder, he may appeal to the bank commissioners, who shall make a reappraisal which shall be final. If such reappraisal shall exceed the value fixed by the directors, the bank shall pay the expenses thereof, otherwise the appellant shall pay them; and the value so ascertained shall be a debt due to such stockholder from such association.

1893, 1895.
Rev. 1893, §1792.

§ 3422. Stock of state or charitable institution. Every bank converted into a national banking association, in which, at the time of its conversion, this state or any charitable corporation held stock, and which shall have refused to allow such stockholder to become a stockholder in such association, shall pay to it its ratable share of so much of the surplus of such bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of § 3421.

1893.
Rev. 1893, §1793.

1864.
Rev. 1868, §1796.

§ 3423. Notice of intention to change. Notice of the intention of any bank to become a national banking association shall be given to all holders of nontransferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made such determination; and any such holder may, within thirty days after the receipt of such notice, elect in writing to continue to hold such stock after the proposed change shall have been effected, as transferable stock of such proposed national banking association; and thereupon such stock shall become regular stock of such bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from such bank the par value of such stock, with interest from the date of the last dividend declared by such bank; and said amount shall be a debt due and payable to such holder from such national banking association.

1868.
Rev. 1868, §1797.

§ 3424. Notice to comptroller. Any state bank, which organizes as a national banking association, shall, within sixty days thereafter, notify the comptroller in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

1864.
Rev. 1868, §1794.

§ 3425. Officers of bank resuming state powers. The officers of any national banking association, converted from a state bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a state bank, until others shall be appointed in their stead.

1864.
Rev. 1868, §1795.

§ 3426. Statement by state bank resuming powers. Every bank which shall resume its powers as a state bank, after having ceased to be a national banking association, shall forthwith deliver to the bank commissioners, and duly publish in a newspaper of the county in which such bank is located, a particular and detailed statement, under oath, of its condition, similar to the statement in the report required by § 3416.

1868.
Rev. 1868, §1798.

§ 3427. State bank resuming powers does not change stock. Any state bank which has or may hereafter become a national banking association and which while acting as such has increased or diminished or shall increase or diminish its capital stock, may, upon its reorganization as a state bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

§ 3428. If notice is omitted, holder of nontransferable stock may claim stock in national bank without election. 34 C. 240.

Savings Banks.

[Public Acts of 1905, Substitute for House Bill No. 253, Chapter 156.]

An Act concerning Consolidations of Savings Banks.

§ 1. What savings banks may merge. Any two or more savings banks located within any one town in this state may merge or consolidate into a single savings bank. 1905, ch. 156.

§ 2. Agreement by trustees. The trustees of the several banks proposing to consolidate may enter into an agreement prescribing the terms and conditions of such proposed consolidation, and stating the name of the proposed consolidated bank, the number, names, and places of residence of the first board of trustees, and any other details necessary to carry such proposed consolidation into effect.

§ 3. Notice and submission of agreement to trustees. Such agreement shall be submitted to the trustees of each of said banks separately at special meetings thereof, called for the purpose of adopting the same. At least ten days' notice in writing shall be given by mail by the secretaries of such several banks to each of the trustees thereof, stating the time, place, and object of such meeting; and the vote of at least three-quarters of all the trustees of each of said banks at such respective meetings shall be necessary to the adoption of said agreement to consolidate.

§ 4. Duties of bank commissioners. After the adoption of such agreement as aforesaid, notice thereof shall be published for two weeks in two newspapers having a circulation in the town in which said banks are located; and copies of the record of the several meetings adopting such agreement of consolidation, and setting forth the agreement in full, attested by the secretary and president of said respective meetings, shall be certified to and filed with the bank commissioners, there to remain, subject to public inspection, for thirty days. All of said proceedings, including the agreement to consolidate, shall be subject to the approval of said bank commissioners, and to such modifications as they may require.

§ 5. Protest and appeal. During said period of thirty days, any party claiming to be aggrieved by the proposed consolidation may file with the bank commissioners his protest against such consolidation, together with his reasons therefor, in writing, and, if such protest shall not be withdrawn, either of said consolidating banks, or any party who shall have lodged such protest with the bank commissioners within the time

limited, may, within ten days after the action of said bank commissioners upon such protest, appeal from such action to any judge of the superior court, giving to the opposing party and said bank commissioners five days' notice of such appeal; and thereupon such judge of the superior court shall entertain and determine such appeal as soon as the parties can be conveniently heard, and may make any order as to such consolidation and the terms thereof, which order shall be filed with said bank commissioners and become part of the terms of such consolidation.

§ 6. Consolidation to take effect, when. After the determination of all appeals from such protests, if any, or after the expiration of said thirty days, if there be no such protest, the bank commissioners, if they approve of the proceedings establishing such consolidation, as modified by them, or by a judge of the superior court on appeal, if any, shall endorse the same as approved, with their names and official title; and the said agreement of consolidation and the certified proceedings adopting the same, so modified, and bearing such approval of the bank commissioners, shall be filed in the office of the secretary of the state; and thereupon such consolidation shall take effect.

§ 7. Powers of consolidated bank. Upon the completion of such consolidation, the several savings banks shall become a single savings bank by the name provided in such agreement, which may be a new name or the name of either of the consolidating banks; and said consolidated bank shall have all the powers and authority contained in either of the charters of the banks so consolidating, and may proceed to enact such by-laws, rules, and regulations for its management as were authorized at the organization of either of said banks.

§ 8. Liabilities to be paid before consolidation. All liabilities of the respective consolidating banks for current expenses shall be adjusted and paid by them before such consolidation goes into effect; and certificates to that effect, signed by the treasurer of each of said banks, shall be filed with the consolidated bank.

§ 9. All assets to become property of consolidated bank. All the assets of each of said banks shall become the property of the consolidated bank as soon as the certificate of consolidation, approved by the bank commissioners, shall have been filed in the office of the secretary of the state, and thereupon no further business shall be transacted by either of such consolidating banks, except such as may be necessary for the

completion of such consolidation; and the consolidated bank shall thereupon become liable for all of the deposits and other obligations of each of said consolidating banks.

[Public Acts of 1905, Substitute for Senate Bill No. 177, Chapter 231.]

An Act amending an Act concerning Investments by Savings Banks.

§ 3428. Investments by savings banks. Section 3428 of the general statutes as amended by chapter 147 of the public acts of 1903 is hereby amended to read as follows: Savings banks may invest their deposits and surplus as follows: (1) Not exceeding twenty per centum thereof in notes secured by the pledge of stocks or bonds as collateral, provided such stocks or bonds shall have paid dividends or interest of not less than three per centum per annum during the two years next preceding that in which the respective loan is made; or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this section, can be purchased by savings banks; (2) not exceeding twenty per centum thereof in notes, each of which shall be the joint and several obligations of two or more parties, all residents of this state; (3) in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, California, Colorado, and Oregon; (4) in the bonds of any city in the New England states, or in the state of New York, of Newark, Paterson, and Trenton in the state of New Jersey, of Philadelphia in the state of Pennsylvania, of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio, of Louisville in the state of Kentucky, of Detroit in the state of Michigan, of Chicago in the state of Illinois, of Milwaukee in the state of Wisconsin, of St. Louis in the state of Missouri, or of Omaha in the state of Nebraska; (5) in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state; (6) in the capital stock of any bank or trust company located in this state, or in the city of New York in the state of New York, or in Boston in the state of Massachusetts; (7) in the bonds of any other incorporated city located in any of the states mentioned in this section having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state, next preceding

1888, 1869, 1897,
1898, 1876, 1890,
1899.
Rev. 1898, §1900.
1899, ch. 334.
1898, ch. 339.
1897, ch. 317.
1899, ch. 146, §1.
1901, ch. 48, §1.
1903, ch. 147.
1905, ch. 231.

§ 3429. Court will not decree specific performance of agreement to loan on mortgage without double security. 46 C. 476. Loss on investments must be shared by depositors. 38 C. 203.

such investment; provided, the amount of the bonds of such city, including the issue in which such investment is made, and its proportion, based on the valuation contained in the assessment for taxation next preceding such investment of the county and town debt, after deducting the amount of its water debt and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per centum of the valuation of property in such city as assessed for taxation next preceding such investment; and provided further, that the state or city issuing such bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this section shall not be held to authorize the investment of any funds in any "special assessment bonds" or "improvement bonds," so called, which are not direct and primary obligations of the city issuing the same; (8) in the bonds of any railroad company organized under the laws of any of the states mentioned in this section, and which bonds are secured by a first mortgage as the only mortgage security given by such railroad company upon some portion of the railroad owned by it, or given by a railroad company, a majority of the capital stock in which is owned by the railroad company issuing such bonds, upon some portion of the railroad owned by it but leased or operated by the railroad company issuing such bonds, and which portion of such railroad in either case shall be located wholly or in part in one or more of the states mentioned in this section, provided the entire railroad of such company is located wholly within the United States; in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire funded debt of such company; provided, that in every case such company shall have paid each year, for a period of not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per centum per annum upon its entire capital stock outstanding; and provided further, that said outstanding capital stock at the time of such investment equals or exceeds in amount one-third of the entire outstanding issue of such bonds; (9) in the bonds of the following-named railroad companies, viz.: Boston and Albany railroad company, Boston and Lowell railroad company, Boston and Maine railroad company, Concord and Montreal railroad company, Fitchburg railroad company, Harlem River and Portchester railroad company, Maine Central railroad company, New England railroad company, New York and New England railroad company, New York, New

Haven, and Hartford railroad company, and Old Colony railroad company; also the following securities: Central railroad company of New Jersey, general mortgage five per centum gold bonds, due July 1, 1987; Burlington, Cedar Rapids, and Northern railway company system, Cedar Rapids, Iowa Falls, and Northwestern railway consolidated first mortgage five per centum bonds, due October 1, 1921, and Burlington, Cedar Rapids, and Northern railway company consolidated first mortgage and collateral trust five per centum bonds, due April 1, 1934; Great Northern railway company system, St. Paul, Minneapolis, and Manitoba railroad company, Montana Extension, four per centum bonds, due June 1, 1937, Pacific Extension mortgage four per centum bonds, due July 1, 1940; Montana Central railway company first mortgage five per centum and six per centum bonds, due July 1, 1937, and Wilmar and Sioux Falls railway company first mortgage five per centum bonds, due June 1, 1938; Illinois Central railroad company system, Chicago, St. Louis, and New Orleans railroad company consolidated mortgage five per centum and three and one-half per centum bonds, due June 15, 1951; Chicago and Northwestern railway company system, Chicago, St. Paul, Minneapolis, and Omaha railway company consolidated mortgage six per centum bonds, due June 1, 1930, and in the mortgage bonds heretofore issued which said consolidated mortgage six per centum bonds are to retire at maturity; Chicago and Eastern Illinois railroad company, general consolidated and first mortgage five per centum bonds, due November 1, 1937, and in the mortgage bonds heretofore issued, which said general consolidated and first mortgage five per centum bonds are to retire at maturity; Minneapolis and St. Louis railroad company first and refunding mortgage four per centum bonds, due March 1, 1949, and in the mortgage bonds heretofore issued which said first and refunding bonds are to retire at maturity; Milwaukee and Northern railroad company consolidated mortgage six per centum bonds, due June 1, 1913, and in the mortgage bonds heretofore issued which said consolidated six per centum bonds are to retire at maturity; Atlantic Coast Line railroad company first consolidated mortgage four per centum gold bonds, due July 1, 1952, and in the mortgage bonds heretofore issued which said first consolidated mortgage bonds are to retire at maturity; Terminal railroad association of St. Louis general mortgage refunding four per centum sinking fund gold bonds of 1953, and in the mortgage bonds heretofore issued which said general mortgage bonds are to retire at maturity; St. Louis, Iron Mountain, and Southern railroad company, river and gulf division,

first mortgage four per centum bonds, due May 1, 1933; Buffalo and Susquehanna railroad company, first mortgage four per centum gold bonds, due in 1951; (10) any general or consolidated mortgage bonds issued by any of the following-named railroad companies to retire all of the outstanding prior mortgage bonds secured upon the property covered by such general or consolidated mortgage: Chicago and Northwestern railway company, Chicago, Burlington and Quincy railroad company, Chicago, Milwaukee and St. Paul railway company, Chicago, Rock Island and Pacific railway company, Chicago and Alton railroad company, Cleveland and Pittsburg railroad company, Lake Shore and Michigan Southern railroad company, Michigan Central railroad company, Morris and Essex railroad company, New York Central and Hudson River railroad company, Pennsylvania railroad company, St. Paul, Minneapolis and Manitoba railway company, Eastern railway company of Minnesota, northern division, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; Louisville and Nashville railroad company, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; provided, that at no time within five years next preceding the date of such investment in such general or consolidated mortgage bonds issued by any of the railroad corporations last named shall such railroad corporation have failed to pay regularly and punctually the principal, at maturity or as extended, and interest on all its mortgage indebtedness, and, in addition thereto, dividends upon all its outstanding capital stock during the preceding five years; and provided further, that at the date of every such dividend the outstanding capital stock of such railroad corporation shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made. No bond of any railroad corporation named in this section shall be a legal investment for a savings bank when such corporation, or the system of which it is a part, shall fail to pay dividends on all of its capital stock; and this section shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than steam as a motive power, or in the bonds of any street railway company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state, or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unincumbered real estate situated in this state (except as pro-

vided in § 3429) worth double the amount of the loan secured thereon.

[Public Acts of 1905, House Bill No. 503, Chapter 204.]

An Act concerning Investments by Savings Banks.

The first mortgage gold four per centum bonds of the Southern Indiana railway company, due 1951, are hereby declared legal investments for savings banks for the state of Connecticut. 1905, ch. 304.

[Public Acts of 1905, Substitute Bill for Senate Joint Resolution No. 131, Chapter 207.]

An Act amending an Act concerning Investments by Savings Banks.

Chapter 171 of the public acts of 1903 as amended by chapter 184 of the public acts of 1905 is hereby amended to read as follows: Savings banks may invest their deposits and surplus in the first mortgage bonds of the Hartford street railway company, and the Fair Haven and Westville Railroad company, and in all bonds of the Consolidated railway company, and the Connecticut railway and lighting company. 1905, ch. 307.

[General Statutes.]

§ 3429. When mortgages may be made in adjoining states. Any savings bank in the towns of Putnam, Brooklyn, and Killingly may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town of Ridgefield may loan on land located in the county of Westchester in the state of New York; any savings bank in the town of Enfield or in the town of Stafford may loan on land located in the county of Hampden in the state of Massachusetts; and any savings bank in the town of Stonington may loan on land located in the county of Washington in the state of Rhode Island. 1876, 1890. Rev. 1893, §1900. 1899, ch. 294. 1903, ch. 239. 1899, ch. 146, §1. 1901, ch. 48, §1.

§ 3430. Appraisal of real estate security. When any loan is made by a savings bank upon real estate security, the security shall be appraised by two or more suitable persons, well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan. Such appraisal shall express upon its face the amount at which such property is appraised, and, together with a certificate of title or a title insurance policy, shall be lodged and kept with the institution making such loan. 1875. Rev. 1893, §1901. 1893, ch. 239, §2. 1897, ch. 317, §2. 1899, ch. 146, §2. 1901, ch. 31.

1879.
Rev. 1888, §1808.
1899, ch. 146, §3.

§ 3431. Loans to corporations and societies regulated. No loan shall be made by any savings bank to any corporation or association or ecclesiastical society, secured by a mortgage upon its property, unless the same shall be accompanied by the individual guaranty of some responsible party or parties, or by other collateral security of value equal to the amount of the sum loaned. The directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible for any loss to the full extent of such loan.

1875.
Rev. 1888, §1804.

§ 3432. Loans restricted. No savings bank having more than twenty-five thousand dollars of deposits, shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1873.
Rev. 1888, §1806.

§ 3433. Obligations of one person or firm not to be taken. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

1874.
Rev. 1888, §1806.

§ 3434. Record of names of directors consenting to loans. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of such bank, and said records shall be open at all times to the inspection of the corporators and auditors of such bank and the bank commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

1850, 1872.
Rev. 1888, §1807.

§ 3435. Limit of deposit of one person in a year. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

1899, ch. 122.

§ 3436. Disclosure of facts about deposits in trust. When a deposit is made in any savings bank by one person in trust for another, the name and residence of the *cestui que trust* and the nature of the trust shall be disclosed, and the deposit shall be credited to the depositor as trustee for such person; and in case it be a trust created by deed, will, or judicial appointment, a certificate to that effect shall be filed at the time of the

deposit. If no notice of the existence and terms of such a trust has been given in writing to the bank, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the *cestui que trust*.

§ 3437. Deposits of minors. When any deposit shall be made in a savings bank by a minor, the receipt of such minor shall be a sufficient and valid release and discharge for the payment of such deposit or any part thereof. 1899, ch. 302.

§ 3438. Investment in bank building limited. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of such bank, a greater sum than may be taken from the surplus of such bank, after allowing for the depreciation of assets, and the three per cent. contingent fund required by § 3441, and such expenditure shall in all cases be subject to the approval of the bank commissioners. 1879.
Rev. 1898, §1811.

§ 3439. Rate of interest on loans. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than six per cent. a year, and at that rate for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money paid by a bank for insurance on property mortgaged to it, shall not be a violation of this section. 1875, 1877.
Rev. 1898, §1810.

§ 3440. Dividends. The net income of any savings bank, in excess of one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semiannually divided among its depositors. No dividend shall exceed a rate of four per cent. per annum, except as provided in § 3441. 1877, 1890.
Rev. 1898, §1813.
1897, ch. 136.

§ 3441. Surplus. No savings bank shall make any dividend, except as provided in § 3440, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund more than ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits. 1877.
Rev. 1898, §1814.

1876.
Rev. 1898, §1815.
1899, ch. 146, §4.

§ 3442. Discrimination in dividends. In declaring dividends the directors of savings banks shall have power to discriminate between deposits of one thousand dollars or less, and those over that sum. Such discrimination shall not exceed one per cent. per annum, and if, at any time, a discrimination becomes necessary, it shall be made in favor of those deposits which are less than one thousand dollars.

1874.
Rev. 1898, §1799.

§ 3443. Regulation concerning officers. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

§ 1868, 1873.
Rev. 1898, §1808.
1896, ch. 159.

§ 3444. Compensation to presidents. Savings banks, whose deposits exceed five hundred thousand dollars, may pay their presidents such compensation as their directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year; those whose deposits exceed two million dollars may pay not exceeding five hundred dollars a year; those whose deposits exceed three million dollars may pay not exceeding one thousand dollars a year; those whose deposits exceed five million dollars may pay not exceeding fifteen hundred dollars a year; those whose deposits exceed seven million five hundred thousand dollars may pay not exceeding two thousand dollars a year; and those whose deposits exceed ten million dollars may pay not exceeding twenty-five hundred dollars a year; *provided*, that in cases where such compensation shall exceed three hundred dollars a year, it shall be determined by an affirmative vote of three-quarters of the whole number of directors, managers, or trustees, as the case may be.

1860, 1874, 1880,
1897.
Rev. 1898, §1816.
1897, chs. 86, 294.

§ 3445. Bonds of treasurers. The treasurer of every savings bank shall give a bond in a sum not less than ten thousand dollars, payable to such bank, and shall give a new bond as often as once in every six years. Every bond required by this section, and the surety thereon, shall be to the satisfaction and acceptance of the directors or trustees of such bank. No president, director, or trustee of any such bank shall be surety on any such bond. Such bonds and all certificates of the renewal thereof shall forthwith be recorded at length on the books of such bank and in the office of the secretary of state, and shall at all times be subject to the inspection of the bank commissioners,

and shall be inspected by them at every examination of such bank. The president of such bank shall safely keep the original bonds so given, and all certificates of the renewal thereof. In case of the loss of any such bond, a copy thereof, certified by the secretary of state, may be admitted in evidence on the trial of any civil or criminal action.

§ 3446. Officers' relations to investments regulated.

1874.
Rev. 1888, §1809.

No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, or receive any money or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. Every such officer who shall violate any provision of this section shall be fined one thousand dollars.

§ 3447. Auditors and their duties.

1877.
Rev. 1888, §1812.

The directors, managers, or trustees of every savings bank shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year, which shall be kept on file in the office of such bank, and an attested copy forwarded to the bank commissioners on or before the first day of November in each year.

§ 3448. Notice of meetings.

1870.
Rev. 1888, §1817.

The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall be fined one hundred dollars.

§ 3449. Removal of corporators.

1871.
Rev. 1888, §1821.
1898, ch. 230.

At the annual meeting of any savings bank when two-thirds of all the corporators of such bank are present, a corporator may be removed by a four-fifths vote.

§ 3450. Vacancies in office. Assistants.

1868.
Rev. 1888, §1822.

The directors, managers, or trustees of each savings bank may fill any vacancy in any office in such bank, and the person chosen shall hold such office till another is chosen in his stead. When any officer cannot perform the duties of his office they may appoint an assistant to him to serve during their pleasure, up to the time

of the next annual meeting of the corporation; and such assistant shall have the same powers and duties as such officer.

1886.
Rev. 1888, §§ 1818
1819.

§ 3451. Annual statement of unused accounts. The treasurer of every savings bank shall annually, on or before the tenth day of July, deliver to the comptroller a sworn statement containing the name and amount standing to the credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; but this section shall not apply to the deposit made by any person known to the bank to be living. The comptroller shall communicate the statements which shall be so delivered to him to the general assembly on or before the third day of its next session. If the treasurer of any savings bank neglects or refuses to comply with the provisions of this section he shall be fined one hundred dollars.

1878.
Rev. 1888, § 1820.

§ 3452. Statements to bank commissioners. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the bank commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and information as to all particulars required in the annual statements of banks and trust companies to said commissioners.

1867, 1878
Rev. 1888, § 1823

§ 3453. Penalties affecting officers and directors. The directors, managers, or trustees of any savings bank, assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to such savings bank for any loss which may result therefrom. Every officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of law relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and the state's attorney for the county where such bank is located shall prosecute any person charged with such violation, on complaint by the bank commissioners.

1871.
Rev. 1888, § 1824.

§ 3454. General Penalty. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided, shall be fined not less than one hundred nor more than five hundred dollars.

Bank Commissioners.

§ 3455. Appointment. There shall continue to be two bank commissioners, who shall be appointed by the governor with the advice and consent of the senate. During each regular session of the general assembly, one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the governor until the next regular session of the general assembly, when they shall be filled by the governor with the advice and consent of the senate.

1897, 1874, 1877,
1867.
Rev. 1898, §1898.

§ 3456. Bank officers ineligible. No officer of any bank, savings bank, or trust company, chartered by this state, shall be eligible to the office of bank commissioner; and if any bank commissioner shall become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business, or in the negotiation of loans for others, his office shall become vacant; and the cashier of any bank and the treasurer of any savings bank or trust company to which a bank commissioner shall become indebted shall give immediate notice thereof to the governor.

1874, 1898.
Rev. 1898, §1898.

§ 3457. General duties. The bank commissioners shall visit and examine every bank, savings bank, and trust company, semiannually or oftener, and may examine its books and papers, in the presence of one or more of its officers, to ascertain whether it has been managed according to law; may examine any persons, under oath, in relation to its affairs, which oath said commissioners may administer; may compel the attendance of witnesses and the production of books and papers by suitable process; and, in case any person shall refuse to furnish any information requested by the commissioners under authority of any provision of this section, they may apply to a judge of the superior court, who shall cause such person to come before him and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with such request; but the bank commissioners shall not impart any information obtained by them in the course of such examination, except in so far as may become necessary in the performance of their duties.

1844, 1872.
Rev. 1898, §1897.

§ 3458. Joint examinations. The bank commissioners shall visit and examine every savings bank, whose treasurer is cashier of any national banking association, at the same time that the United States examiner shall visit such association.

1871.
Rev. 1898, §1898.

1897, 1897.
Rev. 1898, §1899.

§ 3459. Reports of commissioners. The commissioners shall annually report to the governor the condition of all institutions examined by them, with such recommendations as they may deem proper. The commissioners shall also report, to the governor and to the state's attorney in the county where any such institution is located, any violation of law by it or any of its officers.

[Public Acts of 1903, Substitute for House Bill No. 381, Chapter 167.]

An Act relating to the Examination of Trust Companies by the Bank Commissioners.

1903, ch. 167.

§ 1. The bank commissioners shall examine each department of every trust company chartered by or doing business in this state. All reports required by chapter 211 of the general statutes to be made to the insurance commissioner shall be made to the bank commissioners when made by such trust companies. All the powers and duties relating to surety companies conferred or imposed by said chapter upon the insurance commissioner are hereby conferred and imposed upon the bank commissioners when they relate to such trust companies.

§ 2. This act shall take effect from its passage.

[General Statutes.]

1899, ch. 7
1897, ch. 3

§ 3460. Banks may be enjoined against paying out funds. Any judge of the superior court may, on application of the bank commissioners, or on the application of the directors of any bank, savings bank, or trust company, whenever in the opinion of said commissioners or directors it may be necessary to preserve assets or protect depositors, make an order restraining any bank, savings bank, or trust company from paying out its funds or any portion thereof, or from declaring or paying any dividends on deposits or capital stock, for such time as said judge shall deem necessary. Such order shall be in writing directed to the bank, savings bank, or trust company to be affected thereby, and a copy of the order attested and left by said commissioners or either of them with the treasurer or cashier of such institution shall be sufficient notice thereof. Before issuing such restraining order on the application of the bank commissioners, the judge shall cause reasonable notice to be given the bank or company to be affected thereby. Notice to the cashier of any bank shall be notice to such bank, and notice to the treasurer of any savings bank or trust company shall be

notice to such savings bank or trust company, and notice may be waived by any such cashier or treasurer. Before the directors of any bank, savings bank, or trust company shall apply to any judge for such restraining order, they shall give notice in writing to the bank commissioners of their intention to so apply at least ten days before such application is made. Whenever in the opinion of the bank commissioners such order should be revoked or modified in any way, any judge of the superior court may, on application of said commissioners, revoke or modify the original order, and notice of such revocation or modification shall be given to the institution affected thereby in the same manner as in the case of the original order.

§ 3461. Duty of commissioners when bank charter is forfeited. When in the opinion of the bank commissioners the charter of any bank, savings bank, or trust company shall be forfeited, or the public is in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the state's attorney in the county in which such bank, savings bank, or trust company is situated, shall prefer a complaint to the superior court for such county, if in session, or if not, to a judge of the supreme court of errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked and its property disposed of; whereupon said court or judge shall forthwith issue a citation to such bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. If upon the hearing, said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court may, at any time thereafter, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company to be null and void.

§ 3462. Attachment of bank property dissolved. All attachments of the estate of any such corporation, made within

1897, 1879.
Rev. 1898, §1690.

1878.
Rev. 1898, §1691.

See §1063.

§ 3461. Court deemed to be in session during interval between afternoon adjournment and following morning. 63 C. 581.

sixty days of the filing of any complaint as prescribed in § 3461, and all levies of execution upon the estate of such corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not hereby invalidated, shall, upon the granting of the prayer of said complaint and the appointment of receivers of such corporation, be dissolved.

1897, ch. 84.

§ 3463. Notice of organization. Every institution which is required by law to report to and be under the supervision of the bank commissioners, shall notify said commissioners immediately after organizing and commencing business.

1873.
Rev. 1888, §1882,
1898, ch. 190.

§ 3464. Apportionment of commissioners' salaries and expenses. The comptroller shall apportion the salaries and allowed expenses of the bank commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and shall notify each by mail of the amount apportioned to it, and it shall pay the same to the state within twenty days from the time of the mailing of such notice. Any institution which shall not pay the same within said time, shall forfeit to the state two hundred dollars, together with the amount so apportioned.

[General Statutes, Chapter 203.]

Receivers of Banks, Savings Banks, and Trust Companies.

1897, 1879.
Rev. 1888, §1883.

§ 3465. May be appointed on stockholders' petition. Receivers of any bank or trust company whose capital is impaired may be appointed by the superior court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875.
Rev. 1888, §1884.

§ 3466. Limitation of time for presenting claims. The superior court, upon appointing receivers of any bank, savings bank, or trust company, shall limit the time within which all claims against such corporation shall be presented to such receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. All claims not presented to such receivers within the period limited shall be forever barred.

§ 3467. Report of claims allowed and disallowed; appeal. Such receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe to any person whose claim is wholly or in part disallowed. Any person aggrieved by the doings of such receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains; and, said complaint being first served on such receivers and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievance complained of, and grant such relief in the premises as to law and equity may appertain.

1875.
Rev. 1888, §1888.

§ 3468. General duties. Such receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts, as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which come into their hands as such receivers, subject to the order of said court, and shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of such assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; *provided*, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of such receivers, their compensation and expenses.

1875.
Rev. 1888, §1888.

1868.
Rev. 1868, §1840.

§ 3469. Penalty for not delivering property to receivers. Every person who shall wilfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or evidences of title, or debt, or property belonging to such bank, savings bank, or trust company, in his possession, or under his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

1875.
Rev. 1868, §1838.

§ 3470. When judge of supreme court may act. Whenever the superior court of the proper county is not in session at a civil term, all the powers of said court enumerated in §§ 3465, 3466, 3467, and 3468 may be exercised by any judge of the supreme court of errors, and the orders and doings of such judge in the premises shall be recorded with the records of said superior court.

1875.
Rev. 1868, §1837.

§ 3471. Debts not to become barred during receivership. No claim in favor of such corporation, not barred by the statute of limitations at the time of serving the citation on such corporation for the appointment of receivers, shall be barred against such receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of such corporation.

1875, 1878, 1879,
1884.
Rev. 1868, §1839.

§ 3472. Receivers to render statements to bank commissioners. The receivers of any bank, savings bank, or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the bank commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks and trust companies and cashiers of banks are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the superior court to allow them for their own services during the time covered by such statement. Such receivers shall, at any time when required, furnish the bank commissioners with such information as treasurers of savings banks and trust companies and cashiers of banks are by law required to furnish them. Every receiver who shall fail to comply with the requirements of this section shall be fined five hundred dollars.

§ 3473. Receivers to file statement with clerk of court. The receivers of every bank, savings bank, or trust company shall file with the clerk of the superior court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of April and October in each year a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say: (1) the names and residences, so far as known, of all creditors of such corporation, and the amounts respectively due them; (2) a full list of all the assets of such corporation, with the estimated value of the same at the time of the appointment; (3) a particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash; (4) a like statement of all such assets on hand, with a detailed estimate of the value thereof, and any reasons for delay in converting the same into cash; (5) a statement of all disbursements of money made by them in the discharge of their duties as receivers; (6) the amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit; (7) the amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

1895.
Rev. 1898, §1841.

§ 3474. Receiver to file orders of court. Every such receiver shall lodge with such clerk, immediately after its passage, the original of any order made by the court or any judge pertaining to the receivership.

1895.
Rev. 1898, §1842.

§ 3475. Reports, orders, and bonds to be kept by clerk. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal custody, and shall have the custody and care of all bonds given by such receivers.

1895.
Rev. 1898, §1843.

§ 3476. Filing of papers to be noted and orders to be recorded. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order relating to the receivership, and shall record all such orders. Said clerk shall collect, for the services required of him by this chapter, the same fees as in other civil causes.

1895.
Rev. 1898, §1844.

1895.
Rev. 1898, §1845.

§ 3477. Creditor's application for order on receivers.

Any person interested as a creditor of such corporation may apply in writing to said court at any time when in session, or to any judge of the supreme court of errors when said superior court is not in session, for any proper order upon the receiver or receivers touching the conduct of the trust, upon giving notice, by service of a copy on such receiver or receivers, at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable; and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1895.
Rev. 1898, §1846.

§ 3478. Funds not subject to foreign attachment.

No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1895.
Rev. 1898, §1849.

§ 3479. Dissolution of injunction against receivers.

In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall be granted, restraining such receiver from disposing of any of the trust estate, such receiver shall apply for the dissolution of such injunction within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1897, 1879.
Rev. 1898, §1859.

§ 3480. Payments and conveyances in contemplation of insolvency. All payments or conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by § 3482, shall be void.

1895.
Rev. 1898, §1847.

§ 3481. Final distribution. Within sixty days after all the assets of such insolvent corporation have been converted into money, such receiver or receivers shall apply to said superior court, or to a judge of the supreme court of errors if the superior court is not in session, for an order for the final disposition of the money on hand. Said court or judge shall thereupon fix a time and place of hearing on said application and order notice thereof by publication in such manner as shall be deemed reasonable. At such hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful, shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or

judge shall prescribe the place of payment and the time within which the same may be called for. After the expiration of said time the receiver shall deposit with the treasurer of the state all sums not called for, together with a list of the persons found by them to be respectively entitled thereto. Said sums shall remain in the treasury of the state subject to the call of the persons respectively entitled to the same.

§ 3482. Marshaling of claims. The avails of the property of any bank or trust company in the hands of a receiver or receivers shall be appropriated ratably to the payment of: (1) the charges and expenses of settling its affairs; (2) the circulating notes, if any; (3) all deposits; (4) all sums which have been subscribed and paid in for its stock by the state or the school fund; (5) all other liabilities; and the surplus shall be distributed among the stockholders.

1897, 1879.
Rev. 1898, §1851.

§ 3483. Discharge of receivers. After a final disposition of the trust funds as aforesaid, the receiver, upon his application to said court, and after such public notice as said court may require, may be discharged from further liability.

1895.
Rev. 1898, §1848.

§ 3484. Penalty. Fees. Every receiver neglecting to comply with any provision of §§ 3473, 3474, 3479, or 3481, shall be fined twenty dollars for each day of such neglect. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by such receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses shall be taxed and allowed by the court; *provided*, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1890, 1895.
Rev. 1898, §1850.

§ 4122. Insurance, taxes, and assessments paid by mortgagee. Premiums of insurance, taxes, and assessments, paid by the mortgagee of any property to protect his interest therein, shall be a part of the mortgage debt, and shall be refunded to him before he is required to release his title.

1874.
Rev. 1898, §8009.
1899, ch. 1.

Negotiable Instruments.

§ 4212. Instrument payable to officer or corporation. Where an instrument is drawn or indorsed to a person as cashier or other fiscal officer of a bank or corporation, it is deemed *prima*

1897, ch. 74, §42.

facie to be payable to the bank or corporation of which he is such officer; and may be negotiated by either the indorsement of the bank or corporation, or the indorsement of the officer.

1897, ch. 74, §76. **§ 4245. For payment at bank.** Where the instrument is payable at a bank, presentment for payment must be made during banking hours, unless the person to make payment has no funds there to meet it at any time during the day, in which case presentment at any hour before the bank is closed on that day is sufficient.

1897, ch. 74, §86. **§ 4255. Maturity; no grace; holidays.** Every negotiable instrument is payable at the time fixed therein, without grace. When the day of maturity falls upon Sunday or a holiday, the instrument is payable on the next succeeding business day. Instruments falling due on Saturday are to be presented for payment on the next succeeding business day, except that instruments payable on demand may, at the option of the holder, be presented for payment before twelve o'clock noon Saturday when that entire day is not a holiday.

1897, ch. 74, §86. **§ 4256. Maturity determined.** Where the instrument is payable at a fixed period after date, after sight, or after the happening of a specified event, the time of payment is determined by excluding the day from which the time is to begin to run, and by including the date of payment.

1897, ch. 74, §87. **§ 4257. Payment at bank.** Where the instrument is made payable at a bank, it is equivalent to an order to the bank to pay the same for the account of the principal debtor thereon.

Promissory Notes and Checks.

1897, ch. 74, §184. **§ 4354. Negotiable promissory note.** A negotiable promissory note, within the meaning of this chapter, is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand or at a fixed or determinable future time a sum certain in money to order or to bearer. Where a note is drawn to the maker's own order, it is not complete until indorsed by him.

1897, ch. 74, §185. **§ 4355. Check.** A check is a bill of exchange drawn on a bank payable on demand. Except as herein otherwise provided, the provisions of this chapter, applicable to a bill of exchange payable on demand, apply to a check.

1897, ch. 74, §186. **§ 4356. Must be presented within reasonable time.** A check must be presented for payment within a reasonable

time after its issue, or the drawer will be discharged from liability thereon to the extent of the loss caused by the delay.

§ 4357. Certified check. Where a check is certified by the bank on which it is drawn, the certification is equivalent to an acceptance. 1897, ch. 74, §187.

§ 4358. Discharge of liability. Where the holder of a check procures it to be accepted or certified, the drawer and all indorsers are discharged from liability thereon. 1897, ch. 74, §188.

§ 4359. Check not an assignment. A check of itself does not operate as an assignment of any part of the funds to the credit of the drawer with the bank, and the bank is not liable to the holder, unless and until it accepts or certifies the check. 1897, ch. 74, §189.

[General Statutes, Chapter 235.]

General Provisions.

§ 4360. Negotiable instruments delivered prior to April 5th, 1897. Negotiable instruments made and delivered prior to the fifth of April, 1897, shall be subject to the provisions of chapter 41 of the public acts of 1895, which is hereby continued in force in so far as it concerns such instruments, but it shall not apply to instruments subsequently delivered. 1895, ch. 41.
1897, ch. 221, §2.

§ 4361. Damages on protest of bill. When any bill of exchange, drawn or negotiated in this state, upon any person in any other state, territory, or district of the United States, shall be returned unpaid, and have been duly protested for nonpayment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages from the time at which notice of such protest shall have been given and payment of such principal sum and damages demanded; that is, if such bill shall have been drawn upon any person in the city of New York, in the state of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the states of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York (except the city of New York), New Jersey, Pennsylvania, Delaware, Maryland, 1881, 1874.
Rev. 1888, §1864.

§ 4361. In assessing damages on foreign bill, court considered custom of place where bill was drawn. 2 R. 405

or Virginia, or in the District of Columbia, three per cent. upon such principal sum; if upon any person in the states of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum; or if upon any person in any other state, territory, or district of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

1884.
Rev. 1888, §1860.
1899, ch. 4.

§ 4362. Indorsement of non-negotiable note. The blank indorsement of a non-negotiable note by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

1875.
Rev. 1888, §1862.
1897, ch. 221, §2.

§ 4363. Days treated as holidays. For all purposes relating to the presentation for payment or acceptance and to the protesting and giving notice of the dishonor of bills of exchange, bank checks, promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, Sundays and all days mentioned in § 4364 shall be treated as legal holidays. On Saturday of each week banking hours shall end at twelve o'clock noon.

[General Statutes, Chapter 236.]

Legal Holidays.

1875.
Rev. 1888, §1863.
1889, ch. 30.
1897, ch. 115.
1897, ch. 221, §1.

§ 4364. Days designated. In each year, the first day of January, the twelfth day of February (known as Lincoln Day), the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday in September (known as Labor Day), and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next following such day, and any day appointed or recommended by the governor of this state or the president of the United States as a day of thanksgiving, fasting, or religious observance, shall be a legal holiday.

§ 4362. Former law concerning blank indorsement of non-negotiable notes stated. 60 C. 416.

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State of Connecticut

PUBLIC DOCUMENT No. 37

ANNUAL REPORT
OF
THE COMMISSIONER
ON
Building and Loan Associations
TO THE GOVERNOR
RELATING TO
BUILDING AND LOAN ASSOCIATIONS
AND
MORTGAGE INVESTMENT COMPANIES
For the year ended September 30, 1905

PRINTED BY ORDER OF THE LEGISLATURE

NORWICH, CONN.:
PRESS OF THE BULLETIN COMPANY
1906.

**PUBLICATION
APPROVED BY
THE BOARD OF CONTROL.**

**MORRIS C. WEBSTER, New Britain, Conn.,
COMMISSIONER.**



State of Connecticut.

REPORT.

To His Excellency,

GOVERNOR HENRY ROBERTS:

In the performance of the duties of Building and Loan Commissioner, the annual preparation of a report upon the work of a year is not by any means the least interesting and important portion, especially when that period has been so full of events of sufficient moment as to engage the attention of the Superior Court and able counsel for a considerable time, and to have brought disappointment and loss into a thousand homes.

The affairs of the Co-operative Savings Society and the Connecticut Loan and Realty Company reached their critical point during the year, and demanded the application of the most vigorous remedy, and while the situation in the two companies was quite different, they were so much alike as to demand in each case about the same treatment.

Until just about one year ago they were both making settlements with their shareholders promptly, on terms which, while they were disappointing, were nevertheless as liberal as their financial standing seemed to warrant, and it was my earnest desire and expectation that these settlements might continue, and reimburse the investors and assist the borrowers in about the same proportion until the end; but the fact became apparent that the assets were being overvalued to a great degree, and that the longer the delay, the greater would be the loss to the shareholders.

After weeks of laborious effort by Attorney General King

and myself, we succeeded in getting the directors of the Co-operative Society to see the condition of affairs, and to unite with us in asking for the appointment of a receiver for the company. It is but justice to these directors to say, that when they understood the existing conditions they were, for the most part, anxious to put the assets into the hands where the most could be secured for the shareholders, and the appointment of Judge Marcus H. Holcomb as receiver will secure to them the largest possible return upon their interests. The losses of this company had not all been made in one year—on the contrary, the earnings during the last year of its existence were over fifty thousand (\$50,000) dollars—but had been the result of mismanagement during the entire years of its existence, in excessive expense fund deductions, and in contracting for its promotion first, and by issuing expense fund stock later to buy up the contract. These things having been done and being carried along brought their legitimate fruit of loss, which will fall most heavily upon the classes “R” and “G” stock,—the former being the expense fund stock, issued to retire certain contracts, and the latter the guaranteeing stock, each class being written without any withdrawal privileges, until all of the other classes should have been paid in full. Had these two classes of shares remained in the hands of those to whom they were issued, the holders would not be entitled to much sympathy, but, unfortunately, they were for the greater part sold to disinterested and innocent people who failed to understand the terms of their contract.

At the present time, the receiver has on hand almost three hundred thousand (\$300,000) dollars, and there is a reasonable prospect to expect a return to shareholders of seventy-five (75%) per cent, of the actual value of their shares, at an early date.

In the Connecticut Loan and Realty Company, the situa-

tion was somewhat different, and proceedings were begun because of the mismanagement of its affairs and the misappropriations of its assets, and after the fullest possible hearing in Court, it seemed advisable to entrust the affairs of the company for liquidation and settlement to a chosen board of directors, satisfactory to the judge, Attorney General and myself. These being duly selected and chosen by the stockholders at a meeting called for that purpose, proceeded to an investigation and the development of a plan for closing up the affairs of the company, which is now being carried out by them, and the ultimate result will be of advantage to the shareholders, in that, it will return to them their full share of the proceeds of assets, with less expense.

It seems as if the assets treated in this way would produce a much larger amount of cash than if sold under the orders of the court by a receiver. The plan as devised by the selected board of directors, had the sanction of the A. A. and D. D. shareholders, provided the sanction of eighty-five (85%) per cent. of all other classes of shareholders could be obtained, they waiving all rights they might have in the assets for a period of four years, in which these settlements should be made, and they were then to have whatever might remain.

After careful consideration of the entire situation, the Attorney General submitted the proposition to the court; Judge Roraback approved it and continued the case, to give ample time for informing all of the interested parties, and it was accepted by the requisite portion of shareholders. The plan provides for the return to every shareholder of the amount paid by them into the loan and expense funds, in certificates of the company bearing date of July 12, 1905, with interest from date at three (3%) per cent., and redeemable in order of the date of the original issue of the shares they represented. A somewhat

detailed statement of the company's affairs will be printed in this report, but I have thought best to have it entirely separate from the reports of the local associations, and while the reports of these may seem to be of small amounts, it is well to remember, that they represent the efforts and savings of home builders, and cover a very large number of prosperous, representative men and women, who are the pride of our State, building up a citizenship for the future, similar to that of former generations. It is pleasing to note how generally the foreign born of our citizens adopt the building and loan plan for securing and paying for their homes, and I have yet to find a single dissatisfied shareholder or borrower of any one of the local associations now doing business under my supervision, and the tabulated statements herewith submitted will for the first time be of domestic associations, wholly mutual in their organization, and working upon the same plans, not for the large personal profit of anyone, but for the general profit and assistance of its members as a whole.

The assets of these associations for the year show a wholesome increase amounting to one hundred and fifteen thousand, seven hundred and eighty-two dollars (\$115,782.00), notwithstanding the fact that they divided and paid out during the same period two hundred and fifty-one thousand, seven hundred and seventy-one dollars and forty-two cents (\$251,771.42) in cash among their shareholders, being an increase of fifty-nine thousand, sixty-eight dollars and fifteen cents (\$59,068.15) over the amount divided the previous year.

The real estate held by the association is very small, as is also the delinquent interest and premium uncollected, and were it not for two cases of foreclosure which are in process, this amount would be absolutely nothing. The amount of cash on hand is well distributed among all of the associations, and shows

a healthy condition, in that there is a demand in all sections of the State for money upon the terms upon which they are able to provide it.

The usual comparative tables have been prepared for publication.

MORTGAGE INVESTMENT COMPANIES.

Name.	Location.	Assets.
Bridgeport Land and Title Co.....	Bridgeport, Conn..	\$ 314,808.38
Eastern Banking Co.....	Hartford, Conn....	569,347.42
Equitable Trust Co.....	New London, Conn.	69,243.31
Middlesex Banking Co.....	Middletown, Conn.	6,683,219.40
New Britain Real Estate & Title Co..	New Britain, Conn.	176,475.88
New England Mortgage Security Co..	Brooklyn, Conn....	1,376,842.32
Southern Mutual Investment Co.....	Lexington, Ky.....	937,159.40
Western Security Co.....	Brooklyn, Conn....	285,612.54
Total		\$10,412,708.65

Several of the investment companies here reporting are well along in the process of liquidation, which seems to be satisfactory to all parties in interest, and no inquiries come to me concerning them, except such as are raised by natural curiosity.

The Southern Mutual Investment Company has during the last two months been merged with some other bond investment companies under the name of the American Reserve Bond Company, with their principal office at Chicago, and no license has yet been issued for the new organization. An examination is being made at the present time by an expert, who is acting for the States of Massachusetts, Rhode Island and Connecticut, and when all of the details are before the Commissioners of the three States it will be decided whether licenses will be issued or not.

The Middlesex Banking Company, whose business has been carried on so long under a special charter from the State, has reduced its capital stock during the year, by vote of its stock-

holders, without in anyway changing its assets, and it is meeting all demands as promptly as they mature. I have in my possession statements from all of their deposit banks and trust companies, showing that their deposit of cash and mortgages for the security of debentures is sufficient in amount, and is in accordance with their accompanying statement. I am engaged at the present time in getting a schedule of all of their mortgages on deposit, taking the same from the original notes, with names and locations in full, which, when completed, will, I am very sure, satisfy me of their standing and value. The increasing value of the farm lands where their loans are, and the general prosperity which exists are important factors in considering the strength of this company.

Respectfully submitted,

MORRIS C. WEBSTER,

Building and Loan Commissioner.

Table I.—COMPARATIVE STATEMENT OF ASSETS FOR YEARS ENDING SEPT. 30, 1903, 1904, 1905.

Domestic Associations.

	Assets, 1903.	Assets, 1904.	Assets, 1905.	Increase, 1905.	Decrease, 1905.
Bridgeport Building and Loan Association.....	\$156,032.19	\$159,998.87	\$180,705.82	\$20,706.95	\$.....
Connecticut Loan and Realty Co., Hartford*.....	1,431,520.33	1,359,871.44	.....	.....	.....
The Co-operative Savings Society of Connecticut, Hartford†.....	1,163,460.43	1,021,769.13	.....	.....	.....
First Meriden Mutual Benefit Building and Loan Association†.....	54,911.22	50,157.88	24,427.11	.....	25,730.77
Fourth Meriden Mutual Benefit Building and Loan Association.....	30,201.87	38,191.83	48,465.41	10,273.58	.....
The Hartford Building and Loan Association.....	509.89	.....	.....	.....	.....
Meriden Permanent Building and Loan Association...	201,351.46	247,594.25	287,754.00	40,159.75	.....
Middletown Building and Loan Association.....	119,980.24	123,989.33	148,466.82	24,477.49	.....
New Britain Co-operative Savings and Loan Association.....	158,105.93	163,850.57	165,872.18	2,021.61	.....
New Haven Building and Loan Association.....	70,559.23	79,587.99	93,968.41	14,380.42	.....
New Haven Progressive Building and Loan Association.....	29,725.06	35,499.73	35,035.80	.....	453.93
Norwalk Building, Loan, and Investment Co., South Norwalk.....	132,766.54	147,061.59	174,275.42	27,213.83	.....
Rockville Building and Loan Association.....	120,967.58	120,347.61	114,517.56	.....	5,850.06
Second Meriden Mutual Benefit Building and Loan Association†.....	43,990.01	39,187.76	33,696.33	.....	5,491.43
Stamford Co-operative Building and Loan Association, Willimantic Building and Loan Association.....	40,876.63	45,535.59	44,646.99	.....	878.60
.....	96,800.61	79,770.14	94,703.30	14,933.16	.....
Totals.....	\$3,851,539.22	\$3,712,383.71	.....	.....	.....
Less assets liquidating companies.....	.....	2,381,650.57	.....	.....	.....
Total assets reporting 1905.....	.....	\$1,330,763.14	\$1,446,535.14	\$154,166.79	\$38,384.79

*Special report, page 54.

†Reports to Superior Court.

‡Terminal association.

BUILDING AND LOAN ASSOCIATIONS.

Table II.—A COMPARATIVE STATEMENT OF ASSETS OF DOMESTIC ASSOCIATIONS FOR YEARS
ENDING SEPT. 30, 1903, 1904, 1905.

	Assets, 1903.	Assets, 1904.	Assets, 1904, of Companies Reporting in 1905.	Assets, 1905.	Increase, 1905.	Decrease, 1905.
Loans on real estate.....	\$2,984,177.14	\$2,827,673.97	\$1,190,293.07	\$1,334,855.09	\$144,562.02	\$.....
Loans on shares.....	167,962.22	157,892.19	55,362.44	47,363.45	.....	10,998.99
Real estate.....	277,360.59	243,810.93	18,586.09	18,537.09	.....	5,049.00
Cash.....	82,379.59	89,076.93	57,317.17	45,719.14	.....	11,498.03
Furniture and fixtures.....	5,329.86	5,500.93	690.57	593.44	.....	97.13
Installments due and unpaid.....	4,860.74	4,867.98	3,518.23	2,760.57	.....	767.66
Interest, premium, fees, and fines due and unpaid.....	20,612.69	14,111.84	1,943.25	1,226.42	.....	716.83
Stocks, bonds, and other securities, and contracts.....	284,043.21	352,246.18	.....	.....	.....	.....
Taxes and insurance advanced.....	3,974.76	4,079.93	60.76	.....	.....	60.76
Interest paid in advance on mortgages con- ditionally assumed for members.....	4,521.75	5,621.57	.....	.....	.....	.....
Other assets.....	16,316.67	8,013.96	181.56	479.94	298.38	.....
Totals.....	\$3,851,539.22	\$3,712,383.71	\$1,330,753.14	\$1,446,555.14	\$144,800.40	\$29,078.40

Table III.—A COMPARATIVE CLASSIFICATION OF LIABILITIES OF DOMESTIC ASSOCIATIONS FOR YEARS ENDING SEPT. 30, 1903, 1904, 1905.

	Liabilities, 1903.	Liabilities, 1904.	Liabilities, 1904, Companies Reporting in 1905.	Liabilities, 1905.	Increase, 1905.	Decrease, 1905.
Due shareholders, installments paid.....	\$2,187,528.83	\$3,207,799.55	\$1,169,831.02	\$1,234,884.44	\$65,053.48	\$.....
Due shareholders, earnings credited.....	141,059.14	101,045.51	79,051.13	97,758.23	18,707.10	.....
Due shareholders, single payment shares....	693,456.63	640,167.46	2,000.00	5,900.00	3,900.00	.....
Due shareholders, earnings not credited....	178,055.59	204,931.88	49,791.19	48,545.68	.....	1,244.53
Balance to be paid out on loans made.....	15,700.00	10,975.00	7,875.00	30,450.00	22,475.00	.....
Borrowed money.....	38,000.00	11,500.00	4,000.00	6,470.68	2,470.68	.....
Premium account.....	10,210.74	8,415.05	5,660.95	5,507.93	.....	153.02
Insurance profits, balance in expense fund, and balance in insurance fund.....	46,414.71	35,386.40	.....	.....	.....	.....
Guarantee fund and surplus.....	150,688.77	154,815.90	11,004.92	14,427.55	3,422.63	.....
Mortgage and interest conditionally as- sumed for members.....	382,965.00	329,358.04	.....	.....	.....	.....
Interest and premium paid in advance and other liabilities.....	7,459.81	7,388.92	5,950.09	2,590.65	.....	3,359.44
Totals.....	\$3,851,539.22	\$3,712,383.71	\$1,385,264.30	\$1,446,535.14	\$116,028.83	\$4,757.99

Table IV.—SHOWING ASSETS OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1905.

ASSETS.	Loans on real estate, face value.	Loans on shares.	Real estate acquired by foreclosure and deed.	Cash on hand and in bank.	Furniture and fixtures.	Install- ments due and unpaid.	Interest, premiums, fees, and fines due and unpaid.	Stocks, bonds and other securities and contracts.	Taxes and insurance.	Int. paid in advance on mtg. o'd'y assumed for members.	Other assets.	Totals.
Bridgeport Savings and Loan Association.....	\$167,050.00	\$9,825.00	\$2,600.00	\$924.32	\$.....	\$306.00	\$.....	\$.....	\$.....	\$.....	\$.....	\$180,705.82
First Meriden Mutual Bene- fit Bldg. and Loan Ass'n.	23,673.41	.....	.....	753.70	.....	.....	.....	.....	.....	.....	.....	24,427.11
Fourth Meriden Mut. Bene- fit Bldg. and Loan Ass'n.	42,794.95	2,425.48	.....	3,244.98	.....	.....	.....	.....	.....	.....	.....	48,468.41
The Meriden Permanent Building and Loan Ass'n.	281,150.85	.....	.....	6,693.15	.....	.....	.....	.....	.....	.....	.....	287,764.00
Middletown Building and Loan Association.....	124,750.10	4,250.00	.....	18,835.82	170.00	391.00	70.00	.....	.....	.....	.....	148,466.82
New Britain Co-operative Building and Loan Ass'n.	136,325.00	18,159.97	5,150.00	4,839.74	132.90	939.07	325.50	.....	.....	.....	.....	165,872.18
New Haven Building and Loan Association.....	88,650.00	2,260.00	.....	2,668.52	.....	106.00	90.28	.....	.....	.....	193.61	93,968.41
New Haven Progressive Building and Loan Ass'n.	32,960.00	1,305.00	.....	185.98	75.00	355.00	154.82	.....	.....	.....	.....	35,035.80
Norwalk Building, Loan, and Investment Co.....	167,600.00	1,700.00	2,432.49	1,780.48	.....	492.50	269.95	.....	.....	.....	.....	174,275.42
Rockville Building and Loan Association.....	106,380.00	930.00	3,354.60	3,267.92	125.54	171.00	175.03	.....	.....	.....	113.46	114,517.55
The Second Meriden Mut. B'fit Bldg. and Loan Ass'n	32,120.88	.....	.....	1,575.45	.....	.....	.....	.....	.....	.....	.....	33,696.33
Stamford Co-operat'g Bldg. and Loan Association....	42,200.00	1,968.00	.....	125.28	50.00	.....	140.84	.....	.....	.....	172.87	44,646.99
Willimantic Building and Loan Association.....	89,200.00	4,550.00	.....	913.30	40.00	.....	.....	.....	.....	.....	.....	94,703.30
Totals.....	\$1,334,855.09	47,363.45	19,537.09	45,719.14	593.44	2,760.57	1,226.42	.....	.....	.....	479.94	1,446,535.14

†Includes share loans.

Table V.—SHOWING LIABILITIES OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1905.

LIABILITIES.	Due share- holders, installments paid.	Due share- holders, single pay- ment shares	Due share- holders, earnings credited.	Due share- holders, earnings not credited.	Balance to be paid out on loans made.	Bor- rowed money.	Premium on account.	Insurance profits, bal- ance in ins. fund and exp. fund.	Guarantee fund and surplus.	Mortgages condit'ally assumed for members.	Other liabilities.	Totals.
Bridgeport Savings and Loan Association.....	\$151,890.00	\$.....	\$22,999.30	\$2,482.83	\$3,150.00	\$.....	\$.....	\$.....	\$183.69	\$.....	\$.....	\$180,705.82
First Meriden Mutual Bene- fit Bldg. and Loan Ass'n	16,484.21	.....	.....	1,491.50	.....	.....	3,408.35	.....	2,992.98	.....	50.07	24,427.11
Fourth Meriden Mut. Bene- fit Bldg. and Loan Ass'n.	44,185.42	.....	2,217.42	975.50	700.00	.....	.....	.....	.....	.....	387.07	48,465.41
The Meriden Permanent Building and Loan Ass'n.	243,663.34	.....	32,690.26	7,617.60	2,750.00	.....	.....	.....	1,000.00	.....	32.80	287,754.00
Middletown Building and Loan Association.....	118,872.00	.....	26,187.47	732.71	.....	1,870.68	.....	.....	.....	.....	813.96	148,466.82
New Britain Co-operative Savings and Loan Ass'n.	†159,853.37	.....	.....	3,680.54	.....	.....	.....	.....	2,358.27	.....	.....	165,872.18
New Haven Building and Loan Association.....	69,428.00	.....	13,580.54	2,290.44	7,200.00	.....	.....	.....	1,400.00	.....	69.43	93,968.41
New Haven Progressive Building and Loan Ass'n.	†28,619.67	4,400.00	83.24	556.50	.....	1,100.00	.....	.....	210.00	.....	66.39	35,035.80
Norwalk Building, Loan, and Investment Co.....	†154,745.08	.....	.....	.....	16,150.00	.....	.....	.....	3,380.34	.....	.....	174,275.42
Rockville Building and Loan Association.....	90,207.00	.....	.....	24,303.55	.....	.....	.....	.....	.....	.....	7.00	114,517.55
The Second Meriden Mut. B'tt Bldg. and Loan Ass'n	†29,144.32	.....	.....	.....	500.00	.....	2,099.58	.....	803.56	.....	1,148.93	33,696.33
Stamford Co-operat'g Bldg. and Loan Association....	†42,373.56	1,500.00	.....	.....	.....	.....	.....	.....	758.43	.....	15.00	44,646.99
Willimantic Building and Loan Association.....	†85,418.47	.....	.....	4,444.49	.....	3,500.00	.....	.....	1,340.34	.....	.....	94,703.30
Totals.....	1,234,884.44	5,900.00	97,758.23	48,545.66	30,450.00	6,470.68	5,507.93	.....	14,427.55	.....	2,590.65	1,446,535.14

†Includes earnings credited.

Table VI.—SHOWING NUMBER OF SHARES ISSUED, WITHDRAWN, LOANED UPON, AND MEMBERSHIP.

Domestic Associations.

NAME.	Shares issued.	Shares in force beginning of year.	Shares issued during year.	Shares withdrawn during year.	Shares in force end of year.	Number shares borrowed upon.	Number borrow- ing memb's.	Number non-bor- rowing members.	Shares held by non-bor- rowing members.
Bridgeport Savings and Loan Ass'n . . .	10,819	3,280	645	471	3,454	869	133	391	2,390
First Meriden Mutual Benefit Building and Loan Association.	607	607	.....	.....	607	607	.....	.....	.....
Fourth Meriden Mutual Building and Loan Association.	3,427½	2,292½	390	307½	2,360	427½	65	326	1,775
Meriden Permanent Building and Loan Association.	13,729	5,431	2,361	1,233	6,559	.....	.....	.....	.....
Middletown Building and Loan Ass'n. . .	.....	2,450	253	316	2,387	849	115	246	1,538
New Britain Co-operative Building and Loan Association. . . . .	.....	2,517	605	600	2,634	995	136	321	1,629
New Haven Building and Loan Ass'n. . .	4,643	1,495	399	276	1,618	409	32	190	1,267
New Haven Progressive Building and Loan Association.	2,771	785	292	292	785	.....	.....	.....	.....
Norwalk Building, Loan and Investment Company. . . . .	.....	6,450	1,538	1,148	6,840	1,723	179	352	5,117
Rockville Building and Loan Ass'n. . . .	5,915	1,332	72	327	1,177	539	85	116	638
Second Meriden Mutual Benefit Building and Loan Association. . . . .	.....	144	.....	31	113	.....	34	8	17
Stamford Co-operative Building and Loan Association.	3,028	540	170	180	530	228	40	76	302
Willimantic Building and Loan Ass'n. . .	2,752	1,242	344	74	1,512	538	46	125	974
Totals.	47,691½	28,565½	7,069	6,155½	30,576	7,184	865	2,151	15,487

REPORTS
OF
DOMESTIC ASSOCIATIONS.

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION,

BRIDGEPORT, CONN.

SEPTEMBER 30, 1905.

Organized, December 5, 1888. Commenced business, January 1, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$167,050.00
Loans on shares.....	9,825.00
Real estate acquired by foreclosure.....	2,600.00
Cash in bank.....	924.82
Installments due and unpaid.....	306.00
Total	\$180,705.82

LIABILITIES.

Due shareholders, installments paid.....	\$151,890.00
Due shareholders, earnings credited.....	22,999.30
Due shareholders, earnings not credited.....	2,482.83
Balance to be paid out on loans made.....	3,150.00
Surplus	183.69
Total	\$180,705.82

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$8,677.87
Subscription on installment shares.....	40,670.00
Mortgages redeemed (in whole or in part).....	9,628.55
Other loans redeemed	2,025.00
Interest received	8,141.28
Fines received	128.40
Fees received	293.00
Other receipts in detail, viz.:—	
Rent	45.86
Insurance refunded	6.90
Taxes refunded	21.85
Total	\$69,638.71

DISBURSEMENTS.

Loaned on first mortgage.....	\$39,153.00
Loaned on shares.....	7,289.50
Paid on withdrawals, dues.....	17,822.75
Paid on withdrawals, interest and dividends.....	3,677.65
Paid salaries, clerk hire and commissions.....	300.00
Paid advertising, printing and postage.....	49.72
Paid rent	39.00
Paid taxes, insurance, etc.....	209.27
Cash in bank.....	924.82
Other disbursements in detail, viz.:—Moving safe, \$8.00; bonds, \$30.00; State of Connecticut, \$20.00; repairs real estate, \$115.00	173.00
Total	<u>\$69,638.71</u>

EARNINGS ACCOUNT.

DR.

Cash on hand October 1, 1904.....	\$2,025.51
Interest	8,281.77
Profit on withdrawals.....	382.45
Fines	141.11
Expenses repaid (taxes).....	123.50
Insurance paid	6.90
Pass books and initiation.....	323.00
Rent	45.86
Total	<u>\$11,330.10</u>

CR.

Dividends on stock.....	\$7,883.24
Interest refunded	9.35
Expenses in detail, viz., as above.....	770.99
Profit undivided	2,482.83
Surplus	183.69
Total	<u>\$11,330.10</u>

25. State salaries, in detail, paid to all connected with the association.
President, \$25.00; Treasurer, \$25.00; Secretary, \$250.00 per annum.
26. Are officers under bond? Treasurer and Secretary. In what amount? Treasurer, \$2,000; Secretary, \$4,000.
27. State total operating expenses for the year. \$770.99.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Cottage (Hopson).....	\$2,600	\$2,600	\$1,500	\$1,800	0	Fore.

MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of Obligation.	Present Worth of Obligation.	Appraised Value of Land.	Value of Improvements.	Book Value of Stock Pledged.	Total Security.
Cottage (Vaillancourt).....	\$725	\$725	\$800	\$700	0	\$1,000

Directors:—Geo. H. Zink, Jr., 1021 Central Ave., 5 shares; C. T. Durgin, 231 Ogden St., 13 shares; Axel Ovre, 219 Brook St., 5 shares; Cornelius Kaisen, 966 Central Ave., 4 shares; A. V. Hartley, 1169 East Main St., 10 shares; R. Fitzgibbon, 58 Franklin St., 10 shares; A. C. Baunach, 202 Harral Ave., 13 shares; Geo. B. Cowell, 498 East Wash Ave., 14 shares; T. H. Rylands, 368 Central Ave., 37 shares.

Officers:—John N. Standish, President, 1539 Noble Ave., 8 shares; Wm. M. Thomas, Vice-President, 1390 East Main St., 5 shares; H. C. Rylands, Treasurer, 239 Atlantic St., 30 shares; Wm. H. Skinner, Secretary, 1471 Seaview Ave., 15 shares; Edwin F. Hall, Attorney.

Depository:—James Staples & Co.

STATE OF CONNECTICUT, } ss.
COUNTY OF FAIRFIELD, }

We, J. N. Standish, President, and Wm. H. Skinner, Secretary of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

J. N. STANDISH, President.

WM. H. SKINNER, Secretary.

Subscribed and sworn to before me, this 7th day of October, 1905.

MARSHALL W. HOVEY, Notary Public.

THE FIRST MERIDEN MUTUAL BENEFIT BUILD- ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, March 17, 1887. Commenced business, April 2, 1887.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$23,673.41
Cash in bank.....	753.70
Total	<u>\$24,427.11</u>

LIABILITIES.

Due shareholders, installments paid.....	\$16,484.21
Due shareholders, earnings not credited.....	1,491.50
Surplus	2,992.98
Other liabilities in detail, viz.:—	
Premiums	3,408.35
Suspense account	50.07
Total	<u>\$24,427.11</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$2,899.43
Subscription on installment shares.....	487.00
Mortgages redeemed (in whole or in part).....	23,310.06
Interest received	125.95
Fees received	194.20
Other receipts in detail, viz.:—	
Real estate	105.00
Cash	18.66
Total	<u>\$27,140.29</u>

DISBURSEMENTS.

Paid on withdrawals, dues.....	\$25,877.36
Paid salaries, clerk hire and commissions.....	300.00
Paid advertising, printing, postage.....	5.68
Paid rent	31.50
Paid taxes, insurance, etc.....	47.07
Cash in banks.....	753.70
Other disbursements in detail, viz:—	
Rebate	125.00
Total	\$27,140.29

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$250.00. Treasurer, \$50.00.
26. Are officers under bond? Yes. In what amount? Secretary,
\$400.00; Treasurer, \$400.00.
27. State total operating expenses for the year. \$509.23, including
rebate of \$125.00.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Cost on Books of Association.	Present Value of Land.	How Acquired, Deed or Foreclosure.
2½ Building Lots, Williams Ave....	.....	\$300.00	Foreclosure
½ Building Lot, Pleasant St.....	00.00	800 00	Deed

Directors:—Henry Dryhurst, Meriden, 2 shares; Thomas Vernon, Meriden, 2 shares; John D. Wright, Meriden, 2 shares; Thomas May, Meriden, 2 shares; George O. Higby, Meriden, 2 shares; John W. O'Loughlin, Meriden, 2 shares; Fred V. Mills, Meriden, 12 shares; John Lawrence, Meriden, 5 shares; William Gordon, Meriden, 2 shares.

Officers:—Treasurer, Alfred Roebuck, Sr., South Colony Street, Meriden; Attorney, Henry Dryhurst, Meriden.

Depositories:—Meriden National and Savings Banks.

STATE OF CONNECTICUT, } ss.
COUNTY OF NEW HAVEN, }

We, Andrew E. Birdsey, President, and Orlando C. Burgess, Secretary, of the aforesaid association, do solemnly swear, that this

REPORT OF COMMISSIONER ON

report, and each and everything therein contained, is true, to the best of our knowledge and belief.

ANDREW E. BIRDSEY, President.

ORLANDO C. BURGESS, Secretary.

Subscribed and sworn to before me, this 1st day of December, 1905.

WILBUR H. SQUIRE, Notary Public.

FOURTH MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, March 15, 1900. Commenced business, April 1, 1900.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$42,794.95
Loans on shares.....	2,425.48
Cash in bank.....	3,244.98
Total	\$48,465.41

LIABILITIES.

Due shareholders, installments paid.....	\$44,185.42
Due shareholders, earnings credited.....	2,217.42
Due shareholders, earnings not credited.....	975.50
Balance to be paid out on loans made.....	700.00
Management fund	387.07
Total	\$48,465.41

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1905.....	\$832.65
Subscription on installment shares.....	12,206.38
Mortgages redeemed (in whole or in part).....	2,909.90
Other loans redeemed.....	3,402.41
Borrowed money	200.00
Interest received	296.85
Premium received	553.25
Fines received	7.20
Other receipts in detail, viz:—	
Management	530.28
Profit and loss.....	362.61
Total	\$21,301.53

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$10,300.00
Loaned on shares.....	3,393.31
Paid on withdrawals, dues.....	3,569.41
Paid on withdrawals, interest and dividends.....	159.00
Paid borrowed money.....	200.00
Paid salaries, clerk hire and commissions.....	261.25
Paid rent	31.50
Cash in bank.....	3,244.98
Other disbursements in detail, viz.....	142.08

Total \$21,301.53

25. State salaries, in detail, paid to all connected with the association.
President, \$10.00. Secretary, \$300.00. Treasurer, \$60.00.
26. Are officers under bond? Yes. In what amount? Secretary,
\$500.00. Treasurer, \$500.00.
27. State total operating expenses for the year. \$434.83.

Directors:—W. H. Rees, Meriden, Conn., 10 shares, No. 1 series;
John Beattie, Meriden, Conn., $7\frac{1}{2}$ shares, No. 1 series; W. O. Stowell,
Meriden, Conn., 10 shares, No. 1 and No. 5 series; W. H. Powell, Meriden,
Conn., $12\frac{1}{2}$ shares, No. 1 series; Geo. Bagley, Meriden, Conn., $7\frac{1}{2}$ shares,
No. 4 series; Anton Abele, Meriden, Conn., $7\frac{1}{2}$ shares, No. 6 series;
Herbert Mills, Meriden, Conn., $12\frac{1}{2}$ shares, No. 1 series; J. C. Nunan,
Meriden, Conn., 5 shares, No. 5 series; Andrew Welsner, Meriden, Conn.,
 $7\frac{1}{2}$ shares, No. 1 series.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, George Hobson, President, and Theodore S. Penney, Secretary,
of the aforesaid association, do solemnly swear that this report, and each
and everything therein contained, is true, to the best of our knowledge
and belief.

GEO. HOBSON, President.

THEODORE S. PENNEY, Secretary.

Subscribed and sworn to before me, this 28th day of November, 1905.

WILBUR H. SQUIRE, Notary Public.

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, October 16, 1888. Commenced business, October 29, 1888.

ASSETS.

Loans on real estate, first mortgage (face value), loans on shares, loans on other securities.....	\$281,150.85
Cash in bank.....	6,603.15
Total	<u>\$287,754.00</u>

LIABILITIES.

Due shareholders, installments paid.....	\$243,663.34
Due shareholders, earnings credited.....	32,690.26
Due shareholders, earnings not credited.....	7,617.60
Balance to be paid out on loans made.....	2,750.00
Surplus	1,000.00
Other liabilities in detail, viz.:—	
Balances due on shares retired by Board of Management	<u>32.80</u>
Total	<u>\$287,754.00</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$3,828.38
Subscription on installment shares.....	79,955.75
Mortgages redeemed (in whole or in part), and other loans redeemed	31,875.43
Interest received	132.42
Premium received	13,758.95
Fines and fees received.....	<u>618.42</u>
Total	<u>\$130,169.35</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$61,265.00
Loaned on shares.....	16,043.00
Paid on withdrawals, dues.....	28,933.12
Paid on withdrawals, interest and dividends.....	3,119.05
Paid matured shares.....	12,789.31
Paid salaries and clerk hire.....	1,065.10
Paid advertising, printing and postage.....	228.42
Paid rent	61.00
Paid taxes, insurance, etc.....	31.25
Cash on hand and in bank.....	6,603.15
Other disbursements in detail, viz.:—	
State examination	30.95
Total	<u>\$130,169.35</u>

EARNINGS ACCOUNT.

DR.

Balance, profit and loss, October 1, 1904.....	\$6,690.63
Interest	132.42
Premium	13,758.95
Fines, transfer fees, pass books and initiation.....	618.42
Additional fines from shares withdrawn and returned.....	50.33
Total	<u>\$21,250.75</u>

CR.

Dividends on stock.....	\$12,016.43
Expenses in detail, viz.:—	
Salaries, \$1,065.10; rent, \$61.00.....	1,126.10
Examination, \$30.95; insurance, etc., \$31.25; printing, etc., \$228.42	290.62
Transferred to surplus.....	200.00
Balance, profit and loss, October 1, 1905.....	7,617.60
Total	<u>\$21,250.75</u>

25. State salaries, in detail, paid to all connected with the association. Secretary, \$840.00; President, \$100.00; Treasurer, \$100.00; Vice-President, \$30.00; First Trustee, \$40; Auditors, 40c. per hour.

26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$2,000 each; First Trustee, \$300.
27. State total operating expenses for the year. \$1,416.72.

Directors:—Watson W. Clark, 18 Hobart St.; Thos. Vernon, Sylvan Ave.; Jerome Bailey, 82 Liberty St.; B. I. Thompson, Columbus Ave.; F. R. Bowen, 30 Olive St.; James T. Kay, 133 Miller St.; F. L. Huntington, 38 Hobart St.; F. A. Stevens, 191 Fourth St.; Herman Hess, Crescent St.

Officers:—Treasurer, Wm. R. Mosher, 733 Broad St.; Attorney,

Depository:—Meriden National Bank, East Main St.

STATE OF CONNECTICUT, } ss.
COUNTY OF NEW HAVEN, }

We, G. E. Bicknell, President, and L. S. Savage, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

G. E. BICKNELL, President.

L. S. SAVAGE, Secretary.

Subscribed and sworn to before me, this 30th day of October, 1905.

FRANK A. STEVENS, Notary Public.

**MIDDLETOWN BUILDING AND LOAN ASSO-
CIATION,
MIDDLETOWN, CONN.**

STATEMENT, SEPTEMBER 30, 1905.

Organized, May 28, 1889. Commenced business, June 17, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$124,750.00
Loans on shares.....	4,250.00
Cash in savings banks.....	18,835.82
Furniture, fixtures, books and supplies.....	170.00
Installments due and unpaid.....	391.00
Interest, premium, fees and fines due and unpaid.....	70.00
Total	\$148,466.82

LIABILITIES.

Due shareholders, installments paid.....	\$118,872.00
Due shareholders, shares forfeited.....	813.96
Due shareholders, earnings credited.....	26,187.47
Due shareholders, earnings not credited.....	722.71
Borrowed money	1,870.68
Total	\$148,466.82

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$4,272.26
Subscription on installment shares.....	28,741.00
Mortgages redeemed (in whole or in part).....	13,150.00
Mortgages redeemed by maturing of shares.....	2,200.00
Other loans redeemed.....	2,150.00
Borrowed money	1,870.68
Interest received	6,775.20
Premium received	359.05
Fines received	115.47
Management fund	951.10
Total	\$60,584.76

BUILDING AND LOAN ASSOCIATIONS.

29

DISBURSEMENTS.

Loaned on first mortgage.....	\$33,300.00
Loaned on shares.....	3,750.00
Paid on withdrawals, dues.....	10,332.00
Paid on withdrawals, interest and dividends.....	2,375.40
Paid matured shares.....	2,200.00
Deposited in savings banks.....	7,848.67
Paid salaries	600.00
Paid advertising, printing and postage.....	48.00
Paid rent	100.00
Paid recording fees.....	15.20
Paid department assessment.....	15.49
Total	\$60,584.76

EARNINGS ACCOUNT.

DR.

Interest	\$7,197.39
Premium	354.65
Fines	110.31
Management fund	960.90
Profits and withdrawals.....	74.94
Balance from old account.....	10.44
Total	\$8,708.63

CR.

Dividends on stock.....	\$7,927.19
Expenses	781.44
Total	\$8,708.63

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$500; Treasurer, \$100.
26. Are officers under bond? Yes. In what amount? Secretary,
\$2,000; Treasurer, \$5,000.
27. State total operating expenses for the year. \$781.44.

Directors:—Eddie S. Davis, Middletown, Conn., 5 shares, series 31; Lyman D. Mills, Middletown, Conn., 5 shares, series P; M. Eugene Culver, Middletown, 13 shares, series L, 29; Fred E. Gibbons, Middletown, Conn., 10 shares, series Y; R. T. Pattison, Middletown, Conn., 5 shares, series 29; Fred M. King, Middletown, Conn., 12 shares, series X, 29;

Henry D. Inglis, Middletown, Conn., 5 shares, series X; Joseph Merriam, Middletown, Conn., 6 shares, series P; Arthur H. Ratty, Middletown, Conn., 5 shares, series Y; O. S. Watrous, Middletown, Conn., 12 shares, series T, V; Frank I. Hall, Middletown, Conn., 20 shares, series W, Y, Z, 28, 31; H. L. Stocking, Middletown, Conn., 5 shares, series Z; George A. Craig, Middletown, Conn., 20 shares, series 31.

Officers:—Treasurer, Fred E. Gibbons; Attorney, M. Eugene Culver.

Depository:—First National Bank.

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, } ss.

We, Fred E. Gibbons, Treasurer, and George A. Craig, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED E. GIBBONS, Treasurer.

GEORGE A. CRAIG, Secretary.

Subscribed and sworn to before me, this 5th day of October, 1905.

CARLTON H. LEACH, Notary Public.

NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, April 27, 1886. Commenced business, April 27, 1886.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$136,325.00
Loans on shares.....	18,159.97
Real estate acquired by foreclosure.....	2,800.00
Real estate, otherwise acquired.....	2,550.00
Cash on hand.....	61.09
Cash in bank.....	4,778.65
Furniture and fixtures.....	132.90
Installments due and unpaid.....	939.07
Interest, premium, fees and fines, due and unpaid.....	325.50
Total	\$165,872.18

LIABILITIES.

Due shareholders, installments paid.....	\$159,853.37
Due shareholders, earnings not credited.....	3,660.54
Surplus	2,358.27
Total	\$165,872.18

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$7,601.85
Subscription on installment shares.....	33,619.91
Mortgages redeemed (in whole or in part).....	12,211.54
Other loans redeemed.....	2,550.00
Interest received	7,382.99
Premium received	186.74
Fines received	169.99
Real estate sold.....	2,965.73
Total	\$66,688.75

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$26,800.00
Loaned on shares.....	8,183.60
Paid on withdrawals, dues, interest and dividends.....	4,362.43
Paid forfeited shares account.....	6.06
Paid matured shares.....	21,196.76
Paid rebate interest.....	8.87
Paid salaries, clerk hire and commissions.....	675.00
Paid rent	137.75
Paid taxes, insurance, etc.....	41.80
Cash on hand.....	61.09
Cash in bank.....	4,778.65
Other disbursements in detail, viz.:—	
Real estate repairs.....	252.23
Expense account	184.51
Total	<u>\$66,688.75</u>

EARNINGS ACCOUNT.

DR.

Interest	\$7,322.13
Premium	186.78
Fines	218.03
Withdrawal profits	506.07
From surplus	202.44
Total	<u>\$8,935.45</u>

CR.

Dividends on stock.....	\$7,693.79
Expenses in detail, viz.:—	
Rebate interest	8.87
Salaries	675.00
Rent	137.75
Taxes	41.80
Other expense	175.51
Real estate	202.73
Total	<u>\$8,935.45</u>

25. State salaries, in detail, paid to all connected with the association.
 Secretary, \$600; Treasurer, \$50; Auditors, \$20.00.

26. Are officers under bond? Yes. In what amount? Secretary, \$1,000; Treasurer, \$2,000.
27. State total operating expenses for the year. \$988.26.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Two-tenement House, Bristol, Ct..	\$2,000	\$2,406.46	\$600	\$2,400	\$56.40	Fore.
Three Building Lots, South Main St. New Britain.....	.....	2,250.00	2,700	.....	.....	.....

Directors:—S. H. Stearns, 3 shares, series A; W. J. Rawlings, 4 shares, series 25, C, J; Thomas Powell, 3 shares, series J; James Healey, 7 shares, series 29, E; A. W. Hadley, 7 shares, series 39; James Hall, 3 shares, series 29; R. M. Dame, 10 shares, series 36; August Voigt, 10 shares, series 28; Charles Bradley, 10 shares, series 25, 31, 37, 38; C. P. Wainwright, 1 share, series 38; George W. Corbin, 25 shares, series 30, 31, 32; C. C. Rossberg, 5 shares, series 28; Y. J. Stearns, 10 shares, series 30.

Officers:—Treasurer, C. C. Rossberg; Attorney, George W. Andrew, 1 share, series 28.

Depository:—New Britain National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF HARTFORD, }

We, S. H. Stearns, President, and Yeaton J. Stearns, Secretary of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

S. H. STEARNS, President.

Y. J. STEARNS, Secretary.

a. Subscribed and sworn to before me, this 31st day of October, 1905.

GEORGE W. ANDREW, Notary Public.

NEW HAVEN BUILDING AND LOAN ASSOCIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, October 23, 1890. Commenced business, October 23, 1890.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$88,650.00
Loans on shares.....	2,260.00
Cash in bank.....	2,668.52
Installments due and unpaid.....	106.00
Other assets in detail, viz:—	
Deferred interest account.....	90.28
Expense paid	150.85
Taxes advanced	42.76
Total	<u>\$93,968.41</u>

LIABILITIES.

Due shareholders, installments paid.....	\$69,428.00
Due shareholders, matured shares.....	3,800.00
Due shareholders, earnings credited.....	9,780.54
Due shareholders, earnings not credited.....	2,290.44
Balance to be paid out on loans made.....	7,200.00
Guaranteed fund	1,400.00
Other liabilities in detail, viz:—	
Forfeited shares	32.43
Installments paid in advance.....	37.00
Total	<u>\$93,968.41</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$838.67
Subscription on installment shares.....	19,393.00
Full paid shares.....	3,800.00
Mortgages redeemed (in whole or in part).....	16,150.00

BUILDING AND LOAN ASSOCIATIONS.

35

Other loans redeemed.....	\$2,055.00
Borrowed money	6,500.00
Interest received	4,092.54
Premium received	586.28
Fines received	9.92
Fees received	84.50
Other receipts in detail, viz:—	
Taxes	18.00
Bonds sold	5,780.00
Total	<u>\$59,307.91</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$23,050.00
Loaned on shares.....	2,045.00
Paid on withdrawals, dues.....	8,457.70
Paid on withdrawals, interest and dividends.....	991.65
Paid matured shares.....	5,180.75
Paid borrowed money.....	10,500.00
Paid salaries	307.41
Paid advertising, printing, postage and other expenses.....	97.19
Paid rent	30.00
Paid interest on borrowed money and bonds and interest on full paid shares.....	229.69
Bonds purchased	5,780.00
Cash in bank.....	2,668.52
Total	<u>\$59,307.91</u>

EARNINGS ACCOUNT.

Dr.

Balance last report.....	\$1,674.35
Interest	4,092.54
Premium	586.28
Fines	9.92
Withdrawal fee	24.10
Pass books and initiation.....	84.50
Profit on withdrawals.....	19.93
Total	<u>\$6,491.62</u>

REPORT OF COMMISSIONER ON

CR.

Dividends on stock.....	\$3,478.02
Interest on full paid shares.....	76.00
Interest on borrowed money.....	63.41
Expenses	434.60
Guarantee funds	300.00
Undivided profits	\$2,290.44
Less expense paid.....	150.85
	2,139.59
Total	
	\$6,491.62

25. State salaries, in detail, paid to all connected with the association.
Financial Secretary, \$270.00; Recording Secretary, \$40.00.
26. Are officers under bond? Yes. In what amount? Treasurer and
Financial Secretary, \$1,000.00 each.
27. State total operating expenses for the year. \$434.60.

Directors:—P. J. Cronan, 455 Orange St., 20 shares, series "P;" Joseph H. Smith, 341 Willow St., 5 shares, series "CC;" John W. Kenney, 19 Park St., 1 share, series "P;" George T. Hewlett, 90 Whaley Ave., 5 shares, series "AA;" Julius Lederer, 135 Dwight St., 5 shares, series "CC;" James Johnston, 115 Bishop St., 10 shares, series "U;" George Rathgeber, 37 Sylvan Ave., 10 shares, series "V;" Henry B. Johnson, 337 Main St., West Haven, 2 shares, series "AA," and "BB;" Ferdinand Von Beren, 197 View St., 3 shares, series "AA."

Officers:—Treasurer, Joseph E. Fairchild, 85 Lake Place; Attorney, Harry W. Asher, 674 Orange Street.

Depository:—First National Bank, 42 Church Street.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, Frederick L. Trowbridge, President, and John I. Jacobus, Financial Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FREDERICK L. TROWBRIDGE, President,
JOHN I. JACOBUS, Financial Secretary.

Subscribed and sworn to before me, this 30th day of September, 1905.

DEAN B. LYMAN, Notary Public.

NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, December, 1890. Commenced business, January, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$32,960.00
Loans on shares.....	1,305.00
Cash in bank.....	185.98
Furniture and fixtures.....	75.00
Installments due and unpaid.....	355.00
Interest, premium, fees and fines, due and unpaid.....	154.82
Total	\$35,035.80

LIABILITIES.

Due shareholders, installments paid and earnings credited..	\$28,619.67
Due shareholders, paid up shares.....	4,400.00
Due shareholders on matured shares.....	17.73
Due shareholders, forfeited shares.....	65.51
Due shareholders, dues paid in advance.....	44.00
Due shareholders, premium paid in advance.....	.54
Borrowed money	1,100.00
Contingent fund	210.00
Interest	21.85
Due shareholders, earnings not credited.....	556.50
Total	\$35,035.80

REPORT OF COMMISSIONER ON

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$4,403.16
Subscription on installment shares.....	9,912.00
Mortgage redeemed (in whole or in part).....	2,750.00
Other loans redeemed.....	1,915.00
Borrowed money.....	5,100.00
Interest received.....	1,832.47
Premium received.....	267.03
Fines received.....	68.62
Fees received.....	73.50
Total.....	<u>\$26,321.78</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$7,810.00
Loaned on shares.....	910.00
Paid interest.....	86.45
Paid on withdrawals, dues, interest and dividends.....	9,079.61
Paid matured shares.....	4,011.74
Paid borrowed money.....	4,000.00
Paid salaries.....	125.00
Paid advertising, printing, postage, etc.....	72.56
Paid rent.....	36.00
Paid taxes.....	4.44
Cash in bank.....	185.98
Total.....	<u>\$26,321.78</u>

EARNINGS ACCOUNT.

Dr.

Undivided balance September 30, 1904.....	\$480.51
Interest.....	1,681.30
Premium.....	227.93
Fines.....	60.60
Transfer fees.....	.50
Pass books and initiation.....	73.00
Withdrawals.....	45.55
Forfeited shares.....	.35
Total.....	<u>\$2,569.74</u>

CR.

Dividends on stock.....	\$1,540.61
Interest on borrowed money.....	108.30
Expenses in detail, viz.:—	
Salaries	125.00
Rent	36.00
To contingent fund	99.33
Permanent expense	58.11
Sundry expense	41.45
Taxes	4.44
Balance	556.50
Total	<u>\$2,569.74</u>

25. State salaries, in detail, paid to all connected with the association.
Treasurer, \$25; Secretary, \$100 per annum.
26. Are officers under bond? Yes. In what amount? Treasurer,
\$1,000; Secretary, \$500.
27. State total operating expenses for the year? ———.

Directors:—Charles Stanton, New Haven, Conn., 3 shares, series 1, Joseph Elchmann, New Haven, Conn., 3 shares, series 1; George Harold, New Haven, Conn., 8 shares, series 1; James S. O'Brien, New Haven, Conn., 4 shares, series 2; Michael Kelly, New Haven, Conn., 8 shares, series 2; Charles Griffith, New Haven, Conn., 33 shares, series 4; David O'Keefe, New Haven, Conn., 5 shares, series 1; George Hall, New Haven, Conn., 6 shares, series 2; Francis Wiley, New Haven, Conn., 10 shares, series 1; David Kydd, New Haven, Conn., 5 shares, series 1; Clayton J. Curtiss, New Haven, Conn., 2 shares, series 1.

Officers:—Treasurer, Henry O'Neill, West Haven, Conn., 5 shares, series 1; Attorney, ———.

Depository:—Union Trust Company, New Haven, Conn.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, P. E. Whalen, President, and Andrew J. Hatch, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true to the best of our knowledge and belief.

P. E. WHALEN, President.

ANDREW J. HATCH, Secretary.

Subscribed and sworn to before me, this 29th day of November, 1905.

HERBERT B. TOWNSEND, Notary Public.

NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION,

SOUTH NORWALK, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, July 16, 1889. Commenced business, August 20, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$167,600.00
Loans on shares.....	1,700.00
Real estate otherwise acquired.....	2,432.49
Cash on hand.....	1,569.98
Cash in bank.....	210.50
Installments due and unpaid.....	492.50
Interest, premium, fees and fines, due and unpaid.....	269.95
Total	\$174,275.42

LIABILITIES.

Due shareholders, installments paid.....	\$154,745.08
Balance to be paid out on loans made.....	16,150.00
Surplus	3,380.34
Total	\$174,275.42

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$5,834.13
Subscription on installment shares.....	39,316.71
Mortgages redeemed (in whole or in part).....	29,000.00
Other loans redeemed.....	1,500.00
Interest received	8,510.00
Premium received	2.07
Fines received	137.16
Fees received	168.00
Receipts in detail, viz.:—Rent.....	332.00
Total	\$84,800.07

DISBURSEMENTS.

Loaned on first mortgage.....	\$45,750.00
Loaned on shares.....	600.00
Paid on withdrawals, dues.....	34,831.03
Paid matured shares.....	1,100.00
Paid salaries, clerk hire and commissions.....	418.38
Paid advertising, printing and postage.....	50.00
Paid rent	60.00
Paid taxes, insurance, etc.....	210.18
Cash on hand.....	1,569.98
Cash in bank.....	210.50
Total	\$84,800.07

EARNINGS ACCOUNT.

DR.

Interest	\$8,510.00
Premium	2.07
Fines	137.16
Transfer fees	6.00
Pass books and initiation.....	162.00
Other earnings in detail, viz.:—Rent.....	224.00
Total	\$9,041.23

CR.

Dividends on stock.....	\$8,193.13
Expenses in detail, viz.:—	
Secretary's salary	350.00
Treasurer's salary, \$50; Commissioner's salary, \$18.38	68.38
Rent, \$60.00; stationery, etc., \$50.00.....	110.00
Taxes and repairs.....	210.18
Total	\$8,931.74

25. State salaries, in detail, paid to all connected with the association.
 Secretary, \$350.00. Treasurer, \$50.00.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000;
 Secretary, \$2,000.
27. State total operating expenses for the year. \$738.56.

**REPORT OF COMMISSIONER ON
REAL ESTATE OWNED BY THE ASSOCIATION.**

Description of Property.	Cost on Books of Association.
Store and Dwelling.....	\$2,432.49

Directors:—Christian Swartz, South Norwalk, Conn., 60 shares, series 6; Charles N. Smith, South Norwalk, Conn., 4 shares; William C. Foote, South Norwalk, Conn., 30 shares; Edmund E. Crowe, South Norwalk, Conn., 40 shares; William S. Sturtevant, South Norwalk, Conn., 10 shares; Joseph R. Taylor, South Norwalk, Conn., 10 shares; George E. Sartam, South Norwalk, Conn., 10 shares; James Golden, South Norwalk, Conn., 90 shares; Elbert A. Woodward, South Norwalk, Conn., 10 shares.

Officers:—Treasurer, Edward B. Smith, East Norwalk, Conn., 50 shares; Attorney, Joseph R. Taylor.

Depositories:—South Norwalk Trust Co. and City National Bank.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, Andrew Hutchinson, President, and Richard H. Golden, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

ANDREW HUTCHINSON, President.

RICHARD H. GOLDEN, Secretary.

Subscribed and sworn to before me, this — day of October, 1905.

SPENCER S. ADAMS, Notary Public.

ROCKVILLE BUILDING AND LOAN ASSOCIATION,

ROCKVILLE, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, January 1, 1890. Commenced business, January 1, 1890.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$106,380.00
Loans on shares.....	930.00
Real estate acquired by foreclosure.....	3,354.60
Cash in bank.....	3,267.92
Furniture and fixtures.....	125.54
Installments due and unpaid.....	171.00
Interest, premium, fees and fines, due and unpaid.....	175.03
Other assets in detail, viz.:—	
Uncollected rents	108.00
October fines	5.46
Total	\$114,517.55

LIABILITIES.

Due shareholders, installments paid.....	\$90,207.00
Due shareholders, earnings not credited.....	24,303.55
Interest paid in advance.....	7.00
Total	\$114,517.55

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$4,767.45
Subscription on installment shares.....	15,548.00
Mortgages redeemed (in whole or in part).....	16,550.00
Other loans redeemed.....	515.00
Interest received	6,754.96
Fines received	94.52
Other receipts in detail, viz.:—	
Rents	230.00
Total	\$44,459.93

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$12,200.00
Loaned on shares.....	550.00
Paid on withdrawals, dues.....	21,479.00
Paid on withdrawals, interest and dividends.....	6,554.03
Paid salaries	235.00
Paid postage and expense.....	43.04
Paid rent	60.00
Paid taxes, insurance, etc.....	70.94
Cash in bank.....	3,267.92
Total	\$44,459.93

EARNINGS ACCOUNT.

DR.

Interest	\$6,679.96
Fines	102.12
Rents	338.00
Total	\$7,120.08

CR.

Dividends on stock.....	\$6,554.03
Net expense	419.11
Balance	146.94
Total	\$7,120.08

25. State salaries in detail, paid to all connected with the association.
Secretary, \$150; Treasurer, \$75; Auditor, \$10.
26. Are officers under bond? Yes. In what amount? Secretary,
\$1,500; Treasurer, \$2,000.
27. State total operating expenses for the year. \$348.17.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Cost on Books of Association.
Manchester Property.....	\$3,854.60

Directors:—A. Park Hammond, Frank Grant, Wm. H. Prescott,
Frank Keeney, F. T. Maxwell, Wm. Maxwell, Wm. Rogers, Frank Rau,

Geo. Arnold, Jr., Geo. W. Hill, A. B. Parker, E. H. Preston, C. E. Harwood, J. P. Cameron, Rockville, Conn.

Officers:—Treasurer, C. E. Harwood; Attorney, F. B. Skinner.

Depository:—Rockville National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF TOLLAND, }

We, A. Park Hammond, President, and J. P. Cameron, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

A. PARK HAMMOND, President.

J. P. CAMERON, Secretary.

Subscribed and sworn to before me, this 30th day of October, 1905.

———, Notary Public.

THE SECOND MERIDEN MUTUAL BENEFIT BUILD- ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, January 20, 1888. Commenced business, February 27, 1888.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$32,120.88
Cash in bank.....	1,575.45
Total	<u>\$33,696.33</u>

LIABILITIES.

Due shareholders, installments paid.....	\$29,144.32
Other liabilities in detail, viz.:—	
Premium account	2,099.58
Management	1,148.98
Due No. 5.....	500.00
Loss and gain.....	803.50
Total	<u>\$33,696.33</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$1,073.53
Subscription on installment shares.....	2,184.87
Mortgage redeemed (in whole or in part).....	5,299.10
Interest received	31.99
Other receipts in detail, viz.:—	
Management	122.22
Total	<u>\$8,711.71</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$6,500.00
Paid on withdrawals, interest and dividends.....	293.25
Paid salaries, clerk hire and commissions.....	314.89
Paid rent	23.62
Paid indemnity bonds.....	4.50
Cash in bank.....	1,575.45
Total	\$8,711.71

25. State salaries, in detail, paid to all connected with the association.
 Secretary, \$225; Treasurer, \$50.
26. Are officers under bond? Yes. In what amount? \$300.
27. State total operating expenses for the year. \$343.01.

Directors:—Herbert Mills, Meriden, 6 shares; James E. Gay, Meriden, 3 shares; J. Shute, Meriden, 3 shares; J. P. Welr, Meriden, 3 shares; J. Egan, Meriden, 2 shares; Wm. Baker, Meriden, 2 shares; Wm. Slack, Meriden, 2 shares; E. S. Sells, Meriden, 2 shares; C. E. Schunack, Meriden, 3 shares.

Officers:—Treasurer, James F. Gill.

Depository:—Meriden National Bank and Meriden Savings Bank.

STATE OF CONNECTICUT, }
 COUNTY OF NEW HAVEN, } ss.

We, Fred Mills, President, and James F. Gill, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED MILLS, President.

JAMES F. GILL, Secretary.

Subscribed and sworn to before me, this 30th day of October, 1905.

ELMER E. SPENCER, Notary Public.

STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION,

STAMFORD, CONN.

STATEMENT, SEPTEMBER 30, 1905.

Organized, June 5, 1893. Commenced business, September 7, 1893.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$42,200.00
Loans on shares.....	1,958.00
Cash in bank.....	125.28
Furniture and fixtures.....	50.00
Interest, premium, fees and fines, due and unpaid.....	140.84
Reserve fund	172.87
Total	<u>\$44,646.99</u>

LIABILITIES.

Due shareholders	\$42,373.56
Due shareholders, single payment shares.....	1,500.00
Surplus	758.43
Interest paid in advance.....	15.00
Total	<u>\$44,646.99</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

RECEIPTS.

Cash on hand September 30, 1904.....	\$2,171.08
Subscription on installment shares.....	8,754.83
Subscription on single payment shares.....	500.00
Mortgages redeemed (in whole or in part).....	1,589.50
Other loans redeemed.....	2,893.00
Borrowed money	298.75
Interest received	2,169.38
Fines received	25.11
Fees received	24.00
Total	<u>\$18,425.65</u>

BUILDING AND LOAN ASSOCIATIONS.

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DISBURSEMENTS.

Loaned on first mortgage.....	\$5,750.00
Loaned on shares.....	3,930.00
Paid on withdrawals.....	7,505.68
Paid single payment shares.....	500.00
Paid borrowed money.....	300.00
Paid salaries, clerk hire and commissions.....	135.00
Paid advertising, printing and postage.....	15.75
Paid rent	40.00
Paid taxes, insurance, etc.....	8.69
Cash in bank.....	125.28
Other disbursements in detail, viz.:—	
Interest	115.25
Total	\$18,425.65

EARNINGS ACCOUNT.

DR.

Interest	\$2,169.38
Fines	25.11
Pass books and initiation.....	24.00
Other earnings in detail, viz.:—Withdrawal profits.....	97.68
Total	\$2,316.17

CR.

Dividends on stock.....	\$2,116.73
Expenses in detail, viz.:—	
Salaries	125.00
Rent, printing, etc.....	64.44
Bond of Secretary and Treasurer.....	10.00
Total	\$2,316.17

25. State salaries, in detail, paid to all connected with the association.
Secretary, \$100.00.
26. Are officers under bond? Yes. In what amount? Secretary and
Treasurer, \$500.00 each.
27. State total operating expenses for the year. \$199.44.

Directors:—W. H. Taylor, Stamford, Conn., 4 shares; C. R. Fisher,
Stamford, Conn., 14 shares; Paul Nash, Stamford, Conn., 10 shares;
C. M. Walton, Stamford, Conn., 4 shares; E. F. Morris, Stamford, Conn.,

4 shares; J. H. Romaine, Stamford, Conn., 5 shares; C. H. Martin, Stamford, Conn., 2 shares; L. D. Rhinehart, Stamford, Conn., 12 shares; F. H. Hoyt, 4 shares.

Officers:—Treasurer, F. T. Beehler; Attorney, Samuel Young.

Depository:—The Stamford Trust Company, Stamford, Conn.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, Wm. F. Waterbury, President, and R. A. Reynolds, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

WILLIAM F. WATERBURY, President.
R. A. REYNOLDS, Secretary.

Subscribed and sworn to before me, this 28th day of November, 1905.

GEORGE R. CLOSE, Notary Public.

WILLIMANTIC BUILDING AND LOAN ASSO- CIATION,

WILLIMANTIC, CONN.

STATEMENT, MARCH 31, 1905.

Organized, April, 1891. Commenced business, April, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$89,200.00
Loans on shares.....	4,550.00
Cash in bank.....	913.30
Furniture and fixtures.....	40.00
Total	<u>\$94,703.30</u>

LIABILITIES.

Due shareholders, installments paid and dividends.....	\$85,418.47
Due shareholders, earnings not credited, dividend, 1905.....	4,444.49
Borrowed money unpaid.....	3,500.00
Surplus	<u>1,340.34</u>
Total	<u>\$94,703.30</u>

REPORT FOR THE YEAR ENDING MARCH 31, 1905.

RECEIPTS.

Cash on hand March 31, 1904.....	\$430.14
Subscription on installment shares.....	23,668.81
Mortgages redeemed (in whole or in part).....	3,000.00
Other loans redeemed, share loans.....	600.00
Interest received	5,059.69
Entrance fees	86.00
Unpaid borrowed money.....	<u>3,500.00</u>
Total	<u>\$36,344.64</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$18,700.00
Loaned on shares.....	950.00
Paid on withdrawals, dues.....	15,316.29
Paid borrowed money, interest.....	225.45
Paid salaries, clerk hire and commissions.....	150.00
Paid rent	50.00
Cash in bank.....	913.30
Other disbursements in detail, viz.....	39.60
Total	<u>\$36,344.64</u>

EARNINGS ACCOUNT.

Dr.

Interest	\$5,059.69
Entrance fees	86.00
Total	<u>\$5,145.69</u>

Cr.

Dividends on stock, April 1, 1905.....	\$4,444.49
Interest on borrowed money.....	225.45
Expenses in detail, viz.:—Salary Secretary.....	150.00
Rent	50.00
Current expenses	39.60
Carried to surplus.....	236.15
Total	<u>\$5,145.69</u>

25. State salaries, in detail, paid to all connected with the association.
\$150. to Secretary.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000;
Secretary, \$1,500.
27. State total operating expenses for the year. \$239.60.

Directors:—George M. Harrington, Willimantic, Conn., 50 shares; George W. Melony, Willimantic, Conn., 1 share; Jeremiah O'Sullivan, Willimantic, Conn., 5 shares; John T. Bradshaw, Willimantic, Conn., 5 shares; D. W. C. Hill, Willimantic, Conn., 15 shares; George Hatch, Willimantic, Conn., 30 shares; D. Clifford Barrows, Willimantic, Conn., 8 shares; Arthur I. Bill, Willimantic, Conn., 15 shares; Origen A. Sessions, Willimantic, Conn., 10 shares; Frank Larrabee, Willimantic, Conn., 13 shares; Arthur C. Everest, Willimantic, Conn., 6 shares; Hormisdas

Dion, Willimantic, Conn., 10 shares; Arthur E. Stiles, Willimantic, Conn., 50 shares; Patrick McDermott, Willimantic, Conn., 20 shares; Charles P. Mulligan, Willimantic, Conn., 15 shares.

Officers:—Treasurer, William N. Potter, Willimantic, Conn.; Attorney, George W. Melony, Willimantic, Conn.

Depository:—Windham National Bank, Willimantic, Conn.

STATE OF CONNECTICUT, }
COUNTY OF WINDHAM, } ss.

We, George E. Stiles, President, and Dwight A. Lyman, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEORGE E. STILES, President.
DWIGHT A. LYMAN, Secretary.

Subscribed and sworn to before me, this 23d day of November, 1905.

GEORGE M. HARRINGTON, Notary Public.

**CONNECTICUT LOAN AND REALTY COMPANY,
HARTFORD, CONN.**

STATEMENT, SEPTEMBER 30, 1905.

Organized, May, 1895. Commenced business, June, 1895.

ASSETS.

Advances on bond and mortgages.....	\$659,664.82
Advances on shares.....	72,817.75
New Jersey bonds.....	9,036.25
Advances on other securities.....	12,738.63
Real estate acquired by quit-claim and foreclosure.....	79,495.29
Real estate purchased for improvement.....	80,788.80
Partial payment contracts and other contracts.....	93,880.18
Taxes, insurance and costs advanced.....	1,073.67
Insurance account	7,394.65
Sundry ledger accounts.....	1,272.26
Cash in banks.....	4,680.04
Total	\$1,022,842.34

LIABILITIES.

Due shareholders, installment shares.....	\$427,684.50
Due shareholders, full paid shares.....	128,403.68
Reserve guarantee fund.....	122,600.00
Undivided profits	131,975.41
Contingent fund	16,353.75
Mortgages assumed for members.....	194,725.00
Sundry ledger accounts.....	1,100.00
Total	\$1,022,842.34

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1905.

LOAN FUND.

RECEIPTS.

Cash balance on September 30, 1904.....	\$8,283.47
Advances on bond and mortgage repaid.....	387,908.68
Advances on shares repaid.....	29,129.00
Advances on other securities repaid.....	54,248.56

BUILDING AND LOAN ASSOCIATIONS.

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Assumed mortgages	\$63,165.00
Uncompleted loans	14,500.00
Taxes, insurance and costs.....	979.38
Interest on assumed mortgages.....	10,051.36
Interest and premium.....	61,213.14
Fines	612.30
Transfer fees	12.00
Real estate and contracts.....	122,567.30
Building account	7,147.97
Insurance	26,132.25
Insurance death claims.....	15,075.77
Insurance profits	101.75
Survivorship fund	3,546.88
Bills receivable	204.50
Installment shares	71,281.35
Full paid shares.....	26,511.12
Rents	22,298.90
Contingent	433.33
Sundry accounts	73,216.90
Total	<u>\$998,620.91</u>

DISBURSEMENTS.

Advanced on bond and mortgage.....	\$79,870.60
Advanced on shares.....	19,362.00
Advanced on other securities.....	16,830.24
Assumed mortgages paid.....	193,900.00
Interest on assumed mortgages.....	34,600.26
Uncompleted loans	17,500.00
Taxes, insurance and costs advanced.....	957.73
Interest and premium.....	1,801.42
Loss and gain.....	20,624.62
Discount on advance payments.....	85.33
Dividends on paid-up shares.....	4,382.23
Building account	2,619.12
Real estate	161,543.11
Insurance	36,616.85
Insurance profits	9,218.43
Shares matured by death.....	13,975.77
Installment shares withdrawn.....	222,032.36
Full paid shares withdrawn.....	9,880.93
Bills receivable	81.02
Dividends on withdrawn shares.....	53,980.43

REPORT OF COMMISSIONER ON

Taxes and repairs.....	\$5,845.20
Furniture and fixtures.....	2,083.80
Contingent	612.09
Sundry accounts	85,537.33
Cash September 30th, 1905.....	4,680.04
Total	<u>\$998,620.91</u>

EXPENSE FUND.

RECEIPTS.

Cash balance September 30th, 1904.....	\$5,696.62
Installment shares	721.00
Full paid shares.....	18,701.33
Premiums on shares.....	134.67
Insurance commissions	40.00
Sundry accounts	4,888.89
Loss and gain to balance.....	725.95
Total	<u>7,205.13</u>
Total	<u>\$38,113.59</u>

DISBURSEMENTS.

Printing and supplies.....	\$539.63
Advertising	278.98
Collection	1,983.70
State expense	893.29
Traveling	1,037.24
Rent	1,014.96
Salaries	10,583.89
Postage	596.50
Legal	2,179.80
Sundries	903.89
Total operating expenses, exclusive of agents' commissions	20,011.97
Agents' commissions	2,446.06
Shares withdrawn	12,825.66
Sundry accounts	306.40
Dividends paid on D. D. shares.....	2,523.50
Total	<u>\$38,113.59</u>

EARNINGS ACCOUNT.

DR.

Balance September 30th, 1904.....	\$147,277.74
Interest and premium.....	57,552.36
Fines	605.88
Transfer fees	12.00
Rents	13,107.66
Transfer from withdrawal certificates, surplus account.....	1,380.02
Transfer from insurance profits.....	18,083.15
Transfer from survivorship fund.....	6,910.57
Total	\$244,929.38

CR.

Interest on assumed mortgages.....	\$26,272.43
Discount on advanced payments.....	17.95
Dividends and expense on paid-up shares.....	4,515.00
Withdrawals and sundry items.....	62,998.55
Taxes and repairs.....	5,561.42
Contingent	10,208.10
Furniture and fixtures.....	3,380.52
Balance September 30th, 1905.....	131,975.41
Total	\$244,929.38

4. How many shares have been issued by your association from date of organization to and including September 30, 1905? ———. In how many series? 115. How often? Monthly.
9. What is the full payment of borrowing member per share per year without premium? \$6.00 interest.
17. In what places have you money loaned? Connecticut, Rhode Island, Vermont, New Jersey and Pennsylvania.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Extremes 25c. and 14c. per share per month.
24. Have you an expense fund? Yes. Of what does it consist? See By-Laws, Article XX. Give total amount of expense fund received during year. \$31,695.97. Give balance on hand of expense fund September 30, 1905.
25. State salaries, in detail, paid to all connected with the association. President, \$125. Secretary-Treasurer, \$300 per month.
26. Are officers under bond? Yes. In what amount? President, \$5,000. Secretary-Treasurer, \$5,000.
27. State total operating expenses for the year. \$20,011.97 exclusive of agents' commissions.

REPORT OF COMMISSIONER ON

EXHIBIT "A."

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.		Cost on Books of Company.	Appraised Value.
1 Residence,	New Haven	\$2,377.44	\$4,050.00
1 Residence,	Hartford	2,300.67	5,500.00
2 Lots,	West Hartford	580.00	200.00
1 Residence,	Hartford	1,301.19	3,000.00
1 Residence,	Hartford	1,306.34	3,000.00
1 Residence,	West Hartford	2,265.89	4,000.00
1 Residence,	Hartford,	2,462.63	3,800.00
1 Residence,	Hartford	2,615.00	4,300.00
1 Residence,	New Haven	6,733.14	5,200.00
1 Residence,	Hartford	2,264.35	6,000.00
1 Residence,	West Hartford	3,875.86	4,500.00
1 Residence,	Hartford	1,392.27	3,000.00
1 Residence,	Hartford	2,887.61	7,000.00
1 Residence,	Hartford	1,827.78	4,000.00
1 Residence,	New Castle, Pa.	457.75	1,150.00
1 Residence,	Waterbury	900.00	2,800.00
1 Residence,	Hartford	1,351.32	3,800.00
1 Residence,	Hartford	2,220.61	5,690.00
1 Residence,	West Hartford	1,482.07	3,000.00
1 Residence,	West Hartford	1,482.07	3,000.00
1 Residence,	New Haven	607.75	1,800.00
Lots,	Hartford	255.00	250.00
1 Residence,	Hartford	6,630.01	4,500.00
1 Lot,	Hartford	300.00	300.00
1 Residence,	Hartford	3,116.76	7,500.00
1 Residence,	West Hartford	2,450.15	5,500.00
1 Residence,	Hartford	1,315.42	4,300.00
1 Residence,	Hartford	427.40	4,700.00
1 Residence,	Allegheny, Pa.	2,085.94	6,000.00
1 Residence,	East Berlin, Ct.	2,451.59	2,000.00
1 Lot,	Hartford	1,065.17	4,500.00
1 Residence,	Waterbury	1,610.04	1,500.00
1 Residence,	Scranton, Pa.	1,067.66	1,250.00
1 Residence,	Providence, R. I.	3,600.00	3,500.00
1 Residence,	Windsor, Ct.	1,825.00	1,500.00
1 Residence,	Hartford	5,290.30	11,500.00
1 Residence,	Swissvale, Pa.	1,055.90	1,400.00
1 Residence,	Barre, Vt.	629.66	600.00
1 Residence,	Pawtucket, R. I.	583.81	500.00
1 Residence,	St. Johnsbury, Vt.	1,043.84	700.00

 \$79,495.29

EXHIBIT "B."

REAL ESTATE PURCHASED FOR IMPROVEMENT.

Description of Property.		Cost on Books of Company.	Appraised Value.
6 Lots,	Hartford, Ct.	\$2,420.59	\$4,000.00
7 Lots,	Hartford, Ct.	3,152.97	6,000.00
1 Residence,	Hartford, Ct.	9,094.05	14,000.00
2 Residences,	Hartford, Ct.	8,914.14	14,200.00
1 Lot,	Hartford, Ct.	1,760.00	1,800.00
1 Residence,	Hartford, Ct.	9,250.95	10,000.00
2 Lots,	Hartford, Ct.	1,400.00	3,000.00
1 Residence,	Hartford, Ct.	2,296.03	6,200.00
1 Tract,	Hartford, Ct.	42,500.07	60,000.00
		\$80,788.80	

Directors:—Noble E. Pierce, Bristol, Conn.; Arthur W. Rice, New Britain, Conn.; Joel H. Lucia, Montpelier, Vt.; Thomas Kelley, Middletown, Conn.; John F. Carpenter, Putnam, Conn.

Treasurer:—Arthur W. Rice, New Britain, Conn.

Depositories:—State and First National Banks, Hartford, Conn.

Attorney:—Noble E. Pierce, Bristol, Conn.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

We, Noble E. Pierce, President, and Arthur W. Rice, Secretary of the aforesaid company, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

NOBLE E. PIERCE, President.

ARTHUR W. RICE, Secretary.

Subscribed and sworn to before me, this 27th day of January, 1906.

EDITH P. RICKABY, Notary Public.

REPORTS
OF
MORTGAGE INVESTMENT
COMPANIES.

THE BRIDGEPORT LAND AND TITLE COMPANY,

BRIDGEPORT, CONN.

STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Loans secured by first liens on real estate.....	\$130,150.00
Loans secured by second liens on real estate.....	16,173.23
Loans on personal security.....	1,075.03
Stocks and bonds.....	4,500.00
Other real estate purchased.....	123,869.67
Due from sundry persons.....	836.99
Due from banks and bankers.....	6,500.00
Accrued interest on loans owned by the company.....	2,124.05
Cash	1,455.68
Land record account.....	28,123.73
Total	\$314,808.38

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Surplus fund	14,000.00
Guarantee fund	3,594.27
Debenture bonds outstanding.....	192,600.00
Dividends unpaid	164.73
Accrued interest on debenture bonds.....	2,661.28
Other deposits	1,788.10
Total	\$314,808.38

REPORT OF COMMISSIONER ON

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Re-deem-able.	1st Mortgage Loans.	Amt. of Security for same.	Real Estate.	Security.	Debentures.
A	5	1897	1927	1902	\$30,400.00	\$48,650	\$22,950	\$71,600	\$44,800
B	5	1899	1929	1904	23,800.00	35,100	38,250	73,350	47,500
C	5	1900	1930	1905	27,100.00	39,800	12,400	52,200	32,000
D	4½	1901	1931	1906	28,875.00	46,200	32,250	78,450	49,900
E	4½	1904	1934	1909	18,600.00	40,750	.....	40,750	13,400

Total amount of debentures certified..... \$192,600.00

Less amount on hand and with agents. None.

Total liability for debenture bonds, as per statement.... \$192,600.00

Trustees for debentures (if more than one class, state series certified to by each):

"A," The Bridgeport Trust Co. "B," The Bridgeport Trust Co. "C,"
The Bridgeport Trust Co. "D," The Bridgeport Trust Co. "E,"
The Bridgeport Trust Co.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
80 shares The Bridgeport Trust Co. Stock	\$100	\$150	\$155

1. When organized. October 7, 1897.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$300,000.
4. Amount of capital subscribed. \$100,000.00.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
9. When was last dividend paid? July 1, 1905.

OFFICERS.

Orange Merwin, President, Bridgeport, Conn.
Egbert Marsh, Vice-President, Bridgeport, Conn.
D. Fairchild Wheeler, Treasurer, Trumbull, Conn.
Ernest P. Lyon, Secretary, Bridgeport, Conn.

Directors:—Orange Merwin, Bridgeport, Conn.; Francis W. Marsh, Bridgeport, Conn.; Orlo E. Cook, Bridgeport, Conn.; Ernest P. Lyon, Bridgeport, Conn.; Egbert Marsh, Bridgeport, Conn.; D. Fairchild Wheeler, Trumbull, Conn.

STATE OF CONNECTICUT, } ss.
COUNTY OF FAIRFIELD, }

I, D. Fairchild Wheeler, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. FAIRCHILD WHEELER, Treasurer.

Subscribed and sworn to before me, this 11th day of October, 1905.

H. LIVINGSTONE MOREHOUSE, Notary Public.

THE EASTERN BANKING COMPANY,
HARTFORD, CONN.
STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Loans secured by first liens on real estate.....	\$52.59
Loans secured by second liens on real estate.....	\$1,050.96
Loans on collateral security.....	2,267.00
Loans on personal security.....	4,928.04
Stocks and bonds.....	58,865.00
Other real estate purchased.....	19,851.66
Real estate acquired by foreclosure.....	3,904.92
Other premiums paid.....	350,000.00
Current expenses	7,233.74
Past due interest remitted for, but not paid to us.....	254.92
Due from sundry persons.....	5,734.15
Due from banks and bankers.....	2,088.16
• Cash	879.56
Other assets, viz.:—	
Sale contracts	213.33
Profit and loss.....	82,023.39
Total	\$569,347.42

LIABILITIES.

Capital stock paid in, preferred.....	\$155,100.00
Capital stock paid in, common.....	350,000.00
Bills payable	39,762.98
Other deposits	24,484.44
Total	\$569,347.42

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
500 shares The Western Security Co.....	\$100.00	\$50,000.00
300 " American Electric Lead Co.....	100.00	2,000.00
7,500 " Chicago Belle Mining Co..... }	1.00	1,725.00
780 " Anita Consolidated Copper Co..... }	10.00	
\$7,975 The Western Security Co. 6s.....	.....	5,140.00

1. When organized. 1887.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$700,000.00.
4. Amount of capital subscribed. \$700,000.
5. Liability of stockholders beyond capital paid in. \$191,900.
6. What part of the capital stock is paid in cash. \$155,100.
9. When was last dividend paid? July, 1890.

OFFICERS.

Francis A. Osborn, President, Hingham, Mass. P. O. Address, Box 1123, Boston, Mass.

Lysson Gordon, Secretary and Treasurer, Medford, Mass., P. O. Address, Box 1123, Boston, Mass.

Charles E. Perkins, Assistant Treasurer, Hartford, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, one vacancy.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 20th day of October, 1905.

WALTER L. BOUVE, Notary Public.

**EQUITABLE TRUST COMPANY OF NEW LONDON,
33 WALL STREET, NEW YORK CITY.**

In Liquidation.

STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Real estate acquired by foreclosure, cost.....	\$31,537.85
Due from branch offices and agents.....	3,865.48
Accrued interest on loans owned by the company.....	523.63
Cash	32,316.30
Total assets	\$69,243.31
Expenses, since March 1, 1905.....	187.66
Impairment of capital.....	1,430,829.51
Total	\$1,500,260.48

LIABILITIES.

Capital stock paid in.....	\$1,500,000.00
Accrued interest on debenture bonds, coupons not presented	45.00
Interest account	36.00
Income from real estate since March 1, 1905.....	179.48
Total	\$1,500,260.48

1. When organized. June 29th, 1871.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,500,000.
4. Amount of capital subscribed. \$1,500,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
9. When was last dividend paid? March 1st, 1878.

OFFICERS.

Adrian Iselin, President, New York.
 C. O'D. Iselin, First Vice-President, New York.
 John E. Roosevelt, Second Vice-President, New York.
 W. Emlen Roosevelt, Secretary, New York.
 Henry R. Bond, Assistant Secretary, New London, Conn.

Executive Committee:—Adrian Iselin, New York; W. Emlen Roosevelt, New York; Gustav E. Kissell, New York; C. O'D. Iselin, New York; John E. Roosevelt, New York.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, W. Emlen Roosevelt, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

W. EMLLEN ROOSEVELT.

Subscribed and sworn to before me, this 12th day of October, 1905.

ISAAC HICKS, Notary Public.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Loans secured by first liens on real estate.....	\$4,686,889.27
Loans secured by second liens on real estate.....	40,657.12
Loans on collateral security.....	19,508.45
Loans on personal security.....	5,000.00
Stocks and bonds.....	359,829.52
Office building	26,500.00
Furniture, fixtures and law library.....	6,396.75
Past due interest remitted for, but not paid to us.....	38,682.71
Due from agents and sundry persons.....	67,765.82
Due from banks, bankers and branch offices.....	326,225.25
Accrued interest on loans owned by the company.....	123,912.15
Cash	1,118.36
Other assets, viz.:—	
Topographical records	14,000.00
Guarantee notes sold as per contra.....	966,734.00
Total	<u>\$6,683,219.40</u>

LIABILITIES.

Capital stock paid in.....	\$340,932.42
Surplus fund	227,000.00
Undivided profits	10,367.72
Debenture bonds outstanding.....	4,857,927.02
Accrued interest on debenture bonds.....	68,892.07
Due to branch offices and agents.....	18,818.43
Due to banks and bankers.....	10,000.00
Other liabilities, viz.:—	
Guaranteed notes sold.....	966,734.00
Installment debenture reserve.....	173,084.75
Single payment bond reserve.....	9,462.99
Total	<u>\$6,683,219.40</u>

**STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.**

Series.	Secured by Pledge of First Mortgage Loans.	Secured by Pledge of Cash.	Amount of Debentures.
A2	\$2,119.62	.....	\$2,000.00
A	2,708.00	.....	2,433.35
B	5,984.50	.....	5,353.37
C	24,504.70	.....	24,333.50
R74	12,480.00	.....	12,200.00
AA	720.00	.....	486.67
BB	2,469.00	.....	2,433.35
CC	1,207.00	.....	730.01
EE	2,753.50	.....	2,676.67
GG	8,840.75	.....	8,273.39
V	1,560.90	.....	1,216.67
Y	1,201.50	.....	973.84
Z	3,820.00	.....	3,650.02
C1	1,443.75	.....	1,216.68
J2	4,909.50	\$425.00	5,000.00
D12, 18, 20, 21, 28, 29, 30	6,503.43	500.00	5,800.00
D35 to D99, inclusive ..	2,425,493.50	133,095.00	2,560,750.00
E1 to E31, inclusive ...	2,152,918.92	115,975.00	2,215,500.00
	\$4,661,688.57	\$249,995.00	\$4,855,027.02

Total amount of debentures certified..... \$4,855,027.02

+ Debs. cancelled and not repurchased..... 3,500.00

\$4,858,527.02

— Debs. issued and not sold..... 600.00

Total liability for debenture bonds, as per statement.. \$4,857,927.02

Trustees for debentures (if more than one class, state series certified to by each).

Security Company, Hartford Conn., series A, B, C, A2, R74.

Union Trust Co., New York, series AA, BB, CC, EE, GG, V, Y, Z, C1.

Columbia Trust Co., Middletown, Conn., series D12, 18, 20, 21, 28, 29, 30, 35 to 99, inclusive; series 1 to E31, inclusive, J2.

REPORT OF COMMISSIONER ON
DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
Southern Planting Co., stock.....	\$9,850.00	\$9,850.00
Realty Investment Co., stock, \$48,600; bonds, \$85,000	133,600.00	133,600.00
Standard Milling Co., stock and bonds.....	263,500.00	151,664.66
Middlesex Banking Co., stock.....	6,900.00	6,900.00
Net balance Jackson Co., bond acct. secured by bonds at market value of \$126,265 —.....	.....	57,814.86

1. When organized. November 5, 1875.
2. Under what State Laws? Connecticut. Special Charter.
3. Authorized capital. \$1,000,000.00.
4. Amount of capital subscribed. \$536,800.00.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$340,932.42.
9. When was last dividend paid? October 1, 1895.

OFFICERS.

Robert N. Jackson, President, Middletown, Conn.
 Merrick E. Vinton, Vice-President, New York, N. Y.
 Charles E. Jackson, Second Vice-President, Middletown, Conn.
 D. T. Haines, Secretary, Middletown, Conn.
 E. A. Gladwin, Assistant Secretary, Middletown, Conn.

Trustees:—R. N. Jackson, Middletown, Conn.; C. E. Jackson, Middletown, Conn.; L. D. Mills, Middletown, Conn.; E. A. Gladwin, Middletown, Conn.; C. B. Frisbie, Cromwell, Conn.; M. E. Vinton, New York, N. Y.; E. H. Nash, Pittsfield, Mass.; C. R. Marvin, Deep River, Conn.; F. C. Wilcox, Hartford, Conn.; Lewis Sperry, Hartford, Conn.

STATE OF CONNECTICUT, } ss.
 COUNTY OF MIDDLESEX, }

I, D. T. Haines, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. T. HAINES, Secretary.

Subscribed and sworn to before me, this 20th day of November, 1905.

WALTER P. REED, Notary Public.

THE NEW BRITAIN REAL ESTATE AND TITLE COMPANY,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Loans secured by first liens on real estate.....	\$68,150.08
Loans secured by second liens on real estate.....	7,069.10
Loans on personal security.....	5,900.00
Other real estate purchased.....	33,192.76
Due from sundry persons.....	282.45
Accrued interest on loans owned by the company to December 31, 1905.....	1,095.92
Cash on hand and in bank.....	4,734.78
Other assets, viz.:—	
Due from sundry persons for properties sold on contract including interest to December 31, 1905.....	49,743.49
Title account	443.10
Land, with buildings in process of erection, thereon..	4,620.35
Prepaid interest to banks and individuals.....	1,037.87
Accrued rents	206.00
Total	\$176,475.88

LIABILITIES.

Capital stock paid in.....	\$50,000.00
Surplus fund	10,000.00
Guaranteed loans	56,700.00
Undivided profits	1,610.37
Interest paid in advance by borrowers to December 31, 1905	1,862.08
Due borrowers on loans in process of completion.....	198.10
Accrued interest on mortgages.....	15.00
Other liabilities, viz.:—	
Mortgages on real estate.....	52,000.00
Reserve for completion of buildings under construction	747.13
Reserve for completion of contracts on unfinished buildings	2,962.34
Ledger accounts payable.....	330.86
Total	\$176,475.88

1. When organized. May 25th, 1899.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$50,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$50,000.
9. When was last dividend paid? July, 1905.

OFFICERS.

Charles J. White, President, New Britain, Conn.

William L. Hatch, Treasurer, New Britain, Conn.

Edwin W. Abbe, Secretary, New Britain, Conn.

Directors:—Edwin W. Abbe, New Britain, Conn.; Charles J. White, New Britain, Conn.; William L. Hatch, New Britain, Conn.; William H. Cadwell, New Britain, Conn.; George H. Sage, Hartford, Conn.

STATE OF CONNECTICUT, } ss.
COUNTY OF HARTFORD, }

I, W. L. Hatch, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

W. L. HATCH, Treasurer.

Subscribed and sworn to before me, this 31st day of October, 1905.

SIGRID P. BRADLEY, Notary Public.

**THE NEW ENGLAND MORTGAGE SECURITY
COMPANY,
BROOKLYN, CONN.**

STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Loans secured by first liens on real estate.....	\$371,420.26
Loans on collateral security.....	310,879.96
Loans on personal security.....	1,000.00
Stocks and bonds.....	245,090.00
Real estate acquired by foreclosure and purchase.....	342,331.58
Expenses on account of foreclosure, including taxes and tax sale certificates	1,505.21
Due from sundry persons.....	123.26
*Accrued interest on loans owned by the company.	
Cash	104,492.05
Total	\$1,376,842.32

LIABILITIES.

Capital stock paid in.....	\$1,000,000.00
Bills payable	100,000.00
Due to sundry persons.....	1,065.57
Other liabilities, viz.:—	
Real estate mortgage.....	130,000.00
Profit and loss.....	145,776.75
Total	\$1,376,842.32

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
218 Bonds Manhattan Beach Hotel and Land Co., L't'd..	\$218,000	\$148,090.00
57 Bonds Manhattan Beach Hotel and Land Co., L't'd..	28,500	
450 Shares Capital Stock of State Realty and Mortgage Co. (Common).....	45,000	45,000.00
450 Shares Capital Stock of State Realty and Mortgage Co. (Preferred).....	45,000	45,000.00
7 Bonds of Deschutes Irrigation and Power Company..	7,000	7,000.00

*Interest accrues mostly in November, December and January, and is not figured as an asset until collected.

REPORT OF COMMISSIONER ON

1. When organized. 1875.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,000,000.
4. Amount of capital subscribed. \$1,000,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$1,000,000.
9. When was last dividend paid? September 1st, 1905.

OFFICERS.

W. G. Bosworth, President, New York City, N. Y.
George S. Edgell, Vice-President, New York City, N. Y.
Austin Corbin, Treasurer, New York City, N. Y.
David S. Rodgers, Secretary, New York City, N. Y.
C. A. Potter, Assistant Treasurer and Assistant Secretary, Brooklyn, Conn.

Directors:—Edward H. Peaslee, New York City, N. Y.; John B. Lungar, Hartford, Conn.; Horace H. Stevens, 2d, Boston, Mass.; George S. Edgell, New York City, N. Y.; Robert B. Upham, New York City, N. Y.; Albert N. Parlin, Boston, Mass.; George C. Austin, New York City, N. Y.; Austin Corbin, New York City, N. Y.; Wm. G. Boaworth, New York City, N. Y.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, Austin Corbin, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained is true to the best of my knowledge and belief.

AUSTIN CORBIN.

Subscribed and sworn to before me, this 30th day of October, 1905.

M. L. SEAMANS, Notary Public.

**SOUTHERN MUTUAL INVESTMENT COMPANY,
LEXINGTON, KENTUCKY.**

STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Loans secured by first liens on real estate.....	\$93,434.55
Loans on collateral security.....	\$90,961.55
Stocks and bonds—	
Cost	\$233,464.40
Value above cost.....	30,678.93
	264,143.33
Office building	100,000.00
Furniture and fixtures.....	6,947.81
Accrued interest on loans and bonds owned by the company	21,750.00
Cash	31,681.57
Sundry accounts	28,240.59
	Total
	\$937,159.40

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Surplus fund	168,513.76
Reserve liability	668,645.64
	Total
	\$937,159.40

REPORT OF COMMISSIONER ON
DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
13 City of Sulphur Springs Bonds...	\$6,500.00	\$6,665.00	\$6,665.00
1 United States Bond.....	1,000.00	1,050.00	1,050.00
40 Lexington Waterworks Bonds....	40,000.00	40,030.90	40,600.00
15 Dayton & Northern Traction Co. Bonds.....	15,000.00	15,000.00	15,000.00
100 Blue Grass Traction Co. Bonds..	100,000.00	76,000.00	95,000.00
2 Y. M. C. A. First Mortgage Bonds.	2,000.00	2,000.00	2,000.00
1,000 Shares Blue Grass Traction Co. Stock.....	100,000.00	14,131.80	18,000.00
220 Shares Third National Bank Stock.....	22,000.00	22,137.20	22,770.00
250 Shares Burley Loose Leaf To- bacco Warehouse Co. (Preferred)..	25,000.00	25,000.00	25,000.00
1 Share Female Institute (Sayre) Stock	50.00	50.00	50.00
10 Shares Central Bank Stock.....	1,000.00	1,030.00	1,030.00
420½ Shares Lexington Railway Stock	42,033.33	30,219.50	35,728.33
Japanese Bonds, payment to secure subscription.....	150.00	150.00	150.00
	\$354,733.33	\$233,464.40	\$263,543.33

1. When organized. January 30, 1895.
2. Under what State Laws? Kentucky.
3. Authorized capital. \$100,000.00.
4. Amount of capital subscribed. \$100,000.00.
5. Liability of stockholders beyond capital paid in. \$100,000.00.
6. What part of the capital stock is paid in cash. \$100,000.00.
9. When was last dividend paid? January 1st, 1901.

OFFICERS.

C. J. Bronston, President, Lexington, Kentucky.

Chas. Hewitt, Vice-President, St. Louis, Mo.

S. R. Warren, Treasurer, Chicago, Ill.

A. S. Bowman, Secretary, Chicago, Ill.

Directors:—C. J. Bronston, Lexington, Ky.; S. R. Warren, Chicago, Ill.; Chas. Hewitt, St. Louis, Mo.; Robert R. Forrester, St. Louis, Mo.; L. D. Bain, St. Louis, Mo.; Ben Vonder Phul, St. Louis, Mo.; Crawford E. Campbell, St. Louis, Mo.

STATE OF KENTUCKY, }
COUNTY OF FAYETTE, } ss.

I, A. S. Bowman, Secretary, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

A. S. BOWMAN.

Subscribed and sworn to before me, this 18th day of October, 1905.

MINNIE SHAFFER, Notary Public.

THE WESTERN SECURITY COMPANY,

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1905.

ASSETS.

Loans secured by first liens on real estate.....	\$8,308.27
Loans on collateral security.....	293.24
Tax sale certificates.....	20,439.32
Real estate acquired by foreclosure.....	42,785.98
Expenses on account of foreclosure.....	2,338.93
Current expenses	552.29
Due from sundry persons.....	18.29
Due from banks and bankers.....	23,629.75
Other assets, viz:—	
Advances account tax deeds.....	1,491.79
Sale contracts	4,062.00
Profit and loss.....	181,630.68
Total	\$285,612.54

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Bills payable	6,850.15
Debenture bonds outstanding.....	104,200.10
Accrued interest on debenture bonds.....	74,562.29
Total	\$285,612.54

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeem-able.	First Mortgage Loans.	Land.	Security.	Debentures.
A	6	Oct. 1, '87	Oct. 1, '95	.....	.....	.....	.....	\$74,000.00
B	6	Oct. 1, '89	Oct. 1, '95	.....	.....	.....	.....	17,000.00
	6	Sundry dates.	In 6 years.	Last bd. due Oct. 24, 1896.	\$6,200.00	\$5,725.00	\$11,925.00	13,200.10

1. When organized. 1874.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$100,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$100,000.
9. When was last dividend paid? October, 1890.

OFFICERS.

Francis A. Osborn, President, Hingham, Mass. P. O. Address, Box 1123, Boston, Mass.

Lysson Gordon, Treasurer and Secretary, Medford, Mass. P. O. Address, Box 1123, Boston, Mass.

Clarence A. Potter, Assistant Treasurer, Brooklyn, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, Stephen H. Arnold, Providence, R. I.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK,

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 20th day of October, 1905.

WALTER L. BOUVE, Notary Public.

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